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ABSTRACT

The last of a three-part series developed to enhance the junior high school curriculum by adding real-life career oriented processes, the document provides further career exploration experiences for the ninth grade student. The units include the building of a house to scale and interdisciplinary activities to locate the family and the home in a simulated community. Facets of community lifestyles and community functions make up the curriculum. Utilizing community simulation as a vehicle for career development, units include social studies, English-speech, mathematics, science, industrial arts, home economics, art, and counseling. The social studies unit stresses community planning and personal economics roles and is developed in depth, taking up 90 pages of the document, while the other disciplines, though following the same general format, are dealt with more briefly. Each subject unit is organized according to specific concepts, classroom objectives, classroom activities, and instructional materials. The five-phase schematic of the community game is applied to all the disciplines: (1) location of community and lifestyles, (2) analysis and development of individual roles, (3) mechanics of the community, (4) personal and institutional daily transactions, and (5) final debriefing. (MW)

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CAREER DEVELOPMENT

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The Family - Home - Community Project
Community Guide

Robbinsdale Area Schools
Independent School District 281
August, 1974

Developed by the Hosterman Junior
High School Interdisciplinary Career
Development Committee:

Joel Boyle
Steven Frantz
Roger Iverson
Bruce Jasper
Richard Larson
Elizabeth M. Neuwirth
Robert Reinke
Albert F. Schewe
Linda Seppa

Mary L. Frame
Resource Aide

U.S. DEPARTMENT OF HEALTH,
EDUCATION & WELFARE
NATIONAL INSTITUTE OF
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to:

Lyle D. Mottinger, Principal
Lawrence D. Villars, Assistant Principal
C. Alan Bodin, Assistant Principal

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"The authors will show through the classroom activities that career exploration, instead of being a difficult and clumsy addition to the teaching process, actually becomes an efficient, affective vehicle for all types of learning."

EXPLANATION

This is the third curriculum published by the Hosterman Junior High School staff.

The first units are concerned with the development of a Family Model, introduced to the students in grade seven. It concerns itself with family communications, sociology, values, and "Who Am I?"

The eighth grade interdisciplinary units increase the student's career awareness, not only through field trips, films, and reference materials, but also by offering the opportunity to talk with the many employed persons who are directly involved in the building of houses. Lifestyles of these people, as well as the lifestyles of families choosing varieties of dwellings, are explored. The units are based on the Home Model.

These ninth grade units include the building of a house to scale and interdisciplinary activities to locate the family and the home in a simulated community. Facets of community lifestyles and community functions make up this curriculum.

INTRODUCTION

To help students deal with their feelings of being "left out" of school and community functions, we have attempted to build into our ninth grade curriculum a knowledge of the channels of influence within a simulated and real community. Students need to be helped to identify these channels and understand how each operates.

To achieve this awareness and encourage participation on the part of our students, we have developed activities that revolve around a community simulation game.

The advantages of the community simulation approach are numerous. As a teaching strategy, simulation games are effective vehicles for the teaching of process understandings and skill objectives. Simulation games develop student motivation toward learning by allowing students to interact on a physical as well as mental level with other students, the curriculum, and the teacher. The simulation game approach also develops motivation by engaging the student in relevant decision-making in a competitive atmosphere.

Student motivation is further increased due to learning skills and understanding processes used in the real world. Student attitudes toward school, subject matter, self, and the community are improved by the realization that he or she can be effective in the economic, social, and political areas of the community. Utilizing community simulation as a vehicle for career development encompasses a broad range of career exploration within the community setting.

Without a developing self-awareness, an understanding of optional lifestyles, and a knowledge of career choices and their effects (all part of career education), the development of personal, social, economic, and political efficacy cannot be achieved. Consequently, career education is not viewed as a clumsy addition to the community involvement project, but rather is viewed as an integral component vital to the accomplishment of this program's objectives.

GENERAL CONTENT OBJECTIVES

1. Human beings form communities to meet common needs for economic rewards, social interaction, and aesthetic development.
2. A community's development is affected by technological knowledge, cultural values, material environment, and population growth.
3. Because a person's lifestyle represents the individual's unique combination of material, pecuniary, and psychic desires, there are many differing lifestyles which can develop within a complex urban environment.
4. In an attempt to maximize the benefits of urban living, individuals can operate collectively to establish rules and institutions.
5. The complex nature of the urban environment creates numerous occupational opportunities.

GENERAL SKILL OBJECTIVES

1. The program gives the student the opportunity to learn and practice personal skills necessary to be an effective member of the community.
2. The program gives the student the opportunity to develop and use specific problem solving techniques.
3. The program gives the student the opportunity to evaluate a variety of types of information dealing with government, products, and social institutions by following a systematic procedure.
4. The program gives the student the opportunity to expand his/her interpersonal skills within the school and community setting.
5. The program gives the student the opportunity to develop strategies for obtaining information regarding time use decisions (occupations, leisure time, volunteer).

GENERAL ATTITUDE OBJECTIVES

1. The student will develop an increased sense of control over the development of his/her community.
2. The student will develop an increased sense of empathy for the various roles portrayed in his/her community.
3. The student will become more comfortable with urban change and uncertainty because of personal input potential.
4. The student will recognize the interdisciplinary nature of the urban decision-making.

GENERAL ATTITUDE OBJECTIVES

5. The student will recognize the importance of the variety of occupations needed to satisfy the many personal needs within the urban community.
6. The student will develop an attitude of assessment toward community agencies and services.

THE COMMUNITY MODEL

YOUR TOWN, U.S.A., POPULATION 30,000

Location

It is a suburb bordering an urban area. There are no defined business districts, but it contains or is near several shopping complexes. It includes an industrial park and scattered small manufacturing and business concerns. Of the private land available, 30 percent is zoned for commercial light and heavy industrial use, 20 percent residential zoning for multiple dwellings, and 50 percent for single unit dwellings. 20 percent of the total land area is publicly owned.

Schools

This community is one of three in a consolidated school district. The community has public, parochial, and private schools. One of the public high schools is a vocational technical school.

Medical

Local clinics within the community provide most medical needs and hospital services are nearby. There are three nursing homes in the area.

Transportation Facilities

Major trunk highways, interstate, county, and municipal highways are all in good repair. There is a metropolitan bus service, while railroad services exists for freight only.

Parks, Libraries, and Recreation

The community has neighborhood parks with full winter and summer recreational facilities and programs. A branch of the county library is located in the community. There are two bowling alleys, one motion picture theater, and various quick order and family restaurants.

City Government, Police, and Fire Departments

The community mayor or village-manager and council type government is elected every two years. The fire department is volunteer except for the chief and two assistants, and the police force has 30 officers.

Sociological Data

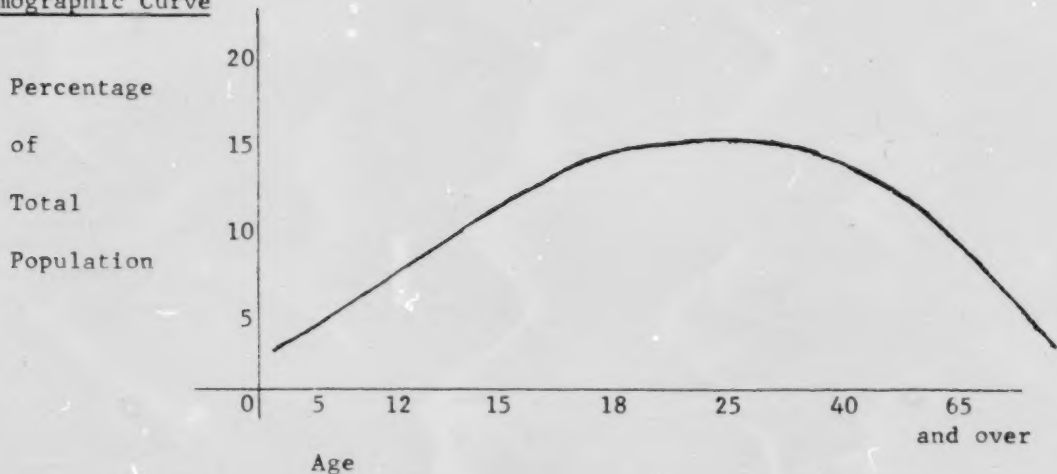
The family model represents the average age, income, and life-style for this community.

Racial Balance

The population of this community is 95 percent Caucasian, three percent Afro-American, and two percent Indian, Oriental, or Mexican-American.

THE COMMUNITY MODEL

Demographic Curve



Churches

All major faiths are represented.

Topographical Features

Land contour: in the northeast quadrant are gently rolling hills which taper off toward the southwest, where the land is generally flat. Originally it was an eastern hardwood forest until European settlement and farming came. When the suburb was incorporated, surrounding farmland gradually turned into housing sub-divisions. There are two lakes within the community: Lake Zingy, 300 acres, and Lake Minny, 150 acres. One stream, Helling Creek, originates in Lake Zingy and flows into the Mississippi River.

HOME MODEL

The family is probably able to build about a \$31,000 three-bedroom rambler.

Taking into account the family's income and a general "rule of thumb" of $2\frac{1}{2}$ times the yearly income, the family should be able to afford a house in the lower \$30,000 bracket.

SEQUENCE OF EVENTS

SOCIAL STUDIES

PHASE I

Location of Community
and Lifestyles Within
the Community

1. Development of map skills
2. Study of inter- and intraurban geography
3. Selection of community simulation site
4. Simulation game instructions
5. Individual role identification

PHASE II

Analysis and Development
of Individual Roles
Within the Community

Development of elective areas

<u>Business</u>	<u>Real Estate</u>	<u>Banking</u>	<u>Concerned Citizens</u>
Background information and organization			1. Establishment of a government
			2. Elections

PHASE III

Mechanics of the
Community

1. Job applications and interviews, secure employment
2. Secure loans, open checking and savings accounts
3. Obtain housing (rent/buy)
4. Finish business organization
5. Initial community planning and zoning

PHASE IV

Personal and Institutional
Daily Transactions

1. Personal budgeting and financial decision-making
2. Development of community services and institutions
3. Concerned citizen action proposals
4. Correlation of roles and institutions between real and simulated community

PHASE V

Final Debriefing

Evaluation of strategies

ENGLISH-SPEECH

PHASE I

1. Exploration of individual and community lifestyles and values

PHASE II

1. Learning business and legal language
2. Understanding business forms
3. Petition process
4. Dealing with stress and conflict situations

PHASES III and IV

Manipulation of communications media and advertising strategies

SEQUENCE OF EVENTS

MATH

PHASE I

1. Personal business and finance
2. Financial institutions (model bank initiated)

PHASE III

1. Taxes (personal and real estate)
2. Opinion survey techniques
3. Rent/owning comparison

PHASE IV

1. Insurance (home, life, business, and auto)
2. Installment buying
3. Investment

SCIENCE

PHASE I

1. Water treatment and recycling
2. Food additives

PHASE II

1. Simulation of pollution problems within the community
2. Paper recycling
3. Electrical power alternatives

PHASE III

1. Solar energy
2. Efficiency of energy conductors

PHASE IV

1. Alternatives to food preservatives
2. Home water treatment (softeners and fluoride)

INDUSTRIAL ARTS

PHASE I

Home site selection

PHASE II

1. Awareness of construction occupations
2. Architectural drafting of home

PHASE III

1. Construction of home model
2. Organization of newspaper publishing

PHASE IV

1. Operation of printing shop
2. Media manipulation

HOME ECONOMICS

PHASE III

Consumerism: comparative shopping, kinds of credit, purchasing, strategies

PHASE IV

Interior landscaping (plants, plant maintenance, terrariums)

SEQUENCE OF EVENTS

ART

PHASE I

Map making-cartography

PHASE II

1. Renovation of business district
2. Exploration of cultural opportunities

PHASE III

Exploration of nationalities and social groups

COUNSELORS, ADMINISTRATORS, NURSES, AND SOCIAL WORKERS

PHASE I

1. Mental hygiene
2. Awareness of public health, safety, and welfare services

PHASE II

1. Simulated community government (student council)
2. Special resource people to students and teachers

INFORMATIONAL NOTE TO ALL DISCIPLINES

The organization of the community simulation game as described throughout this booklet developed because of two unique factors found in the pilot school. The first factor was the development by the ninth grade social studies staff of a unit stressing community planning and personal economics roles. The second factor was the preferential scheduling given this unit.

During the use of the materials found in this booklet, it is expected that the importance of each discipline area would increase until each discipline reaches a co-equal position.

Because of the central position social studies holds in this booklet, it is suggested that all teachers review the social studies materials for background information.

The booklet contains an organizational schematic which could allow for other disciplines to assume the central role for the simulated community involvement unit. Many activities described in this booklet are interdisciplinary. This adaptability of interdisciplinary activities makes it possible for any discipline area to use the booklet without the cooperation of the other discipline areas. It should be stressed, however, that as more discipline areas are incorporated, the simulated community becomes more realistic. As realism and interdisciplinary involvement increase, the instructional objectives of the community involvement unit are better achieved by students of varying needs and interests.

There is a debriefing section available for use by all discipline areas. It is located at the conclusion of the social studies activities. Modifications of the questioning strategies are left to the discretion of each teacher.

NINTH GRADE SOCIAL STUDIES

INTRODUCTION

The social studies component of the community involvement program is designed to illustrate the interaction of the individual with three major decision-making areas found within the community: economics, politics, and social interaction.

The economic decisions incorporated within these units pertain to budgeting, the use of credit, producing goods and services, and obtaining employment. Every participant will be given the opportunity to select a lifestyle and follow the necessary "real life" financial procedures to accomplish this goal.

The political decisions incorporated within these units range from active involvement in a political career to deciding not to get involved in any facet of government, including voting. Although a government structure is incorporated into many of the social studies activities, the growth of the political component will primarily rest upon the enthusiasm exhibited by the students.

The social decisions incorporated within this unit pertain to individual and community needs. Each participant will perceive a need for institutions which enhance communication, provide structure, supply needed public goods and services, and recreational facilities, and attempt to solve individual and community problems.

The format used to accomplish the predescribed interaction is that of a simulation game which deals with a small urban community. Within the community are banks, a variety of businesses, real estate agencies, and a local government. Each participant begins with a given identity and a given amount of money. Participants are considered successful if they can accomplish all needed financial transactions over a theoretical four- to six-month period of time and still keep their budget balanced.

The community simulation game is flexible in many respects. It provides the general organizational structure for the sample activities described in the activities section. These activities are designed to teach the social studies content, skill, and attitude objectives listed in this package. Many more activities can and should be added to the game to stress areas each teacher decides is most important for his/her students.

Specific Concepts

Economic

Scarcity	Efficiency
Producers	Specialization
Consumers	Money
Productive resources	Banking
Land or natural resources	Distribution
Labor	Market economy
Capital	Demand
Level of technology	Supply
Taxes	Price

NINTH GRADE SOCIAL STUDIES

Standard of living	Perfect competition
Circular flow of income	Profits
Interest	Cost of production
Credit	Opportunity cost

Geographic

Central place	Topographic features
Urban	Climate
Rural	Trade
Distance	Interdependence

Urban Planning

Urban planning	Neighborhood
Zoning	New town
Urban sprawl	

Classroom Objectives

The following objectives and strategies are an integral part of the community planning simulation. These become parts of separate lessons that instruct students in specific areas. A variety of activities has been developed to meet these objectives.

Content

The student will understand the effects of geography, climate, resources, and transportation upon the creation of a major population area.

The student will be able to determine the most desirable location for a major population center when given the topographical features of four areas.

The student will be able to project potential city changes when given specific changes in technology, resources, and population.

The student will be able to determine and support, by giving examples, his own definition of the "level of living" as applied to power, employment level, industrial development, housing density, recreational facilities, personal and family needs, and environmental quality.

The student will identify the composition and effects of a particular community planning problem in the simulated community and will recognize alternative, potential solutions.

The student will develop a generalized plan for the simulated community, utilizing either the zoning, the neighborhood, or the new town concepts.

Separation of incompatible land uses, mix of complementary land uses, and transportation between land use areas will be defined within the plan.

Skill

Personal Economic Skills

- a. The student will maintain an accurate record of his financial transactions within the simulated community by depositing his money in a bank and using a checkbook.
- b. The student will demonstrate the ability to find housing for himself within the simulated community by renting an apartment or purchasing a home, townhouse, trailer home, or condominium.

NINTH GRADE SOCIAL STUDIES

- c. The student will obtain and use credit within the simulated community.
- d. The student will accurately prepare a job application form and then interview for the job within the simulated community.
- e. The student will plan and follow a monthly budget within the simulated community.

Problem-solving Skills

- a. The student will define problems involved in urban planning.
- b. The student will identify questions which need to be answered concerning the solutions to urban problems.
- c. The student will develop hypotheses concerning the effects that specific planning decisions would have upon the simulated community.
- d. The student will find information (written, oral, or pictorial) needed to evaluate their hypotheses.
- e. The student will use information from maps, photographs, readings, tapes, films, and discussions to reject, revise, or confirm his hypothesis.

Geographic and Map Skills

- a. The student will locate places on maps.
- b. The student will use map symbols to locate and identify geographic features on maps.
- c. The student will form hypotheses from information gained from maps and aerial photographs.
- d. Using maps of topographic features, the student will select and justify the site for the simulated community.

Evaluation of Information

- a. The student will check for the completeness of information.
- b. The student will check for the bias of authors.
- c. The student will distinguish between fact and value judgements.
- d. The student will distinguish between relevant and irrelevant information.

Interpersonal Skills

- a. The student will demonstrate oral ability to communicate his position on selected topics to other students.
- b. The student will demonstrate his ability to persuade others.
- c. The student will demonstrate the ability to compromise.
- d. When working in groups, the student will recognize the importance of both group task and group maintenance functions.

Attitude

After practice in the skills of job interviewing, family budgeting, use of bank services, and consumer buying, the student will have developed an increased sense of personal economic efficacy.

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After being involved in the process of urban planning and development for the simulated community, the student will have an increased sense of influence over the development of his community.

The student will have an increased sense of empathy for the role he and others portrayed and for the various interest groups within the community.

The evolving nature of the simulated community will help the student cope with change and uncertainty.

The student will develop an increased awareness of the importance of economics and of personal economic decisions.

PHASE I

Activity I Location of the Community and Lifestyles Within the Community

To preassess student readiness to begin a series of activities which necessitates some knowledge of map skills, the following activity is suggested. The responses made by the students will determine whether or not the scope of the activity should be expanded or reduced.

The teacher should bring to class and display several types of maps, charts, and globes. Leading questions can be asked to determine if the students possess basic geographic knowledge and skills.

Sample questions and procedures:

What is a map and why do all maps distort?

What are the terms latitude and longitude?

How does a person read a map? (title, scale, orientation, date, key)

What maps do we use in our daily lives?

What is meant by the term "map projection" and why are map projections necessary?

Use various types of maps -- climate, topographic, political -- to locate places or to find information.

If students possess weak map skills, supplementary materials such as the following two AEP Unit Books can be used for review.

Map Skills for Today's Geography, Ed. John W. Maynard and Daniel T. Peck, Xerox Corporation, 1971.

Physical Geography, by Dr. Mary Viola Phillips, Xerox Corporation, 1970.

Activity II

Divide the class into groups of three or four students. Give each group a large world atlas. Give each group the following task to perform.

1. Locate five large cities in the atlas or on the wall map.
2. As a group, determine why these major cities located where they did. Write out specific reasons for each city's location.

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3. Using the above information, write out at least five general statements (hypotheses) which explain city location. These are general reasons and are not just a re-statement of the items you listed under question 2.

Upon completion of the group task, a list of general hypotheses concerning city location can be compiled. Each group should be asked to justify its hypotheses. As a class, hypotheses can be refined, rejected, combined, or tentatively accepted. The teacher should accept all hypotheses at this time. Students should be made aware of the tentative nature of their hypotheses and that they will be obtaining more data from which their hypotheses can be evaluated in following activities. Students should place the list of hypotheses in their notes for future reference.

Activity III

Students in this activity will be asked to check their hypotheses concerning city location against historical data from the United States.

Give each student an outline map of North America. Tell each student that they are to put themselves in the position of a colonist to the Americas during the early 1700's. Short excerpts from history texts can be read to the class to give students some idea of what life was like during that time period. Ask each student to locate on the outline map three or four places he would consider as potential city sites and to give reasons why each particular site was chosen. This activity can also be done in small groups.

As a class, have the students locate potential sites on a transparency of North America along with a list of reasons for the site selections.

The teacher should then ask the students if there is any information that would have made their task easier. As students suggest additional information, pre-prepared transparencies of the requested information can be shown and students can be asked what effects the additional data has upon their hypotheses. (Suggested transparencies include: temperature, topography, rivers, climate, rainfall, natural vegetation, soils, and travel times.)

As a class, compile a final list of requirements for city location during the early 1700's. A fairly complete list would include: river sites for transportation; availability of important resources such as fresh water, lumber, and fertile soil; the background of the settlers; and the chance factor.

Activity IV

Students should be asked to compare their lists of city location hypotheses from Activities II and III. It is expected that some of the large cities located in Activity II will not have all the locational requirements of cities from Activity III. Students should be encouraged to hypothesize about why the location factors for cities change over the years. During

NINTH GRADE SOCIAL STUDIES

the discussion, the importance of evolving transportation modes and the importance of developing technology can be illustrated. Denver, Colorado, and Duluth, Minnesota, can be used to illustrate, respectively the importance of flexible transportation and the influence of developing technology upon what is considered a good city location.

Activity V

As part of the community simulation, students will be expected to develop the economic resources available at a given site. The preceding activities have given the students skills and knowledge useful in evaluating the potential growth of various city locations. Utilizing their knowledge and skills, and realizing the implication for their community's development, students will analyze four potential city locations in their state and choose one to develop.

The student's task is to analyze the advantages and disadvantages of four potential city sites. (For use in the simulation game, the teacher should choose four actual cities and/or suburbs which are similar to the students' current urban environment. It is assumed that whatever site is chosen by the students will be undeveloped except for existing transportation facilities. It is assumed all homes, businesses, and parks are not present. It is assumed that the surrounding area retains its present characteristics.)

Individuals or groups can be assigned the task of trying to "sell" the rest of the class on the economic, social, and political merits of each site. Following the presentations and discussions about the sites, each student should vote for one of the four city locations based upon his particular preferences. Both economic and non-economic reasoning can be used to select a site. The city site receiving the most student votes will be the location for the development of the students' simulated community.

Note: High School Geography Project, Unit 1, Geography of Cities, published by the Macmillan Company, 1969, contains many excellent activities that can be used in conjunction with or in place of some of the above activities. The teacher might wish to examine the activities "City Location and Growth," "Size and Spacing of Cities," and "Cities with Special Functions."

Activity VI

Each student should be given copies of: (See Appendix items 1 and 2)

1. Community Interaction: The Individual in the Community
2. Community Interaction: Service Area Interaction

Using these two handouts, the teacher should explain the organization of the simulation game. Each student will obtain a new identity. Assuming the identity, he will be asked to simulate the roles of producers, consumers, and concerned citizens within a newly developed community. Through the interaction models, the students should become familiar with the roles,

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activities, and decisions they will be asked to make. Emphasis should be placed on showing the economic connections between individuals and all segments of the community. Student questions concerning the simulation game should be answered at this time.

Activity VII

The community simulation game offers each student the opportunity to specialize in one of four areas of community development. At this time the four electives--business, real estate, banking, and concerned citizen--should be explained. Students should become aware that the following few weeks will be spent developing their specialized areas of the community. At the end of the few weeks, the four segments of the community will then interact as explained in the models from Activity VI.

Briefly the differing expectations of bankers, businessmen, realtors, and concerned citizens should be discussed. The relationships between personal values, desired lifestyles, and economic and political decisions can be discussed.

Students who wish to start businesses within the community should choose the Business Elective. Students who wish to develop and sell real estate should choose the Real Estate Elective. Students who wish to become bankers should choose the Banking Elective. Students who wish to become active in city government, city planning, or who do not wish one of the other three roles, should choose the Concerned Citizen Elective.

Activity VIII

Each student should receive a 3" x 5" identity card (See Appendix item 3). This card is to be used as the official means of identification necessary to perform many community activities. For example, the card contains a blank for education. Without verification of educational status by means of the identity card, a student may find himself unable to secure employment of the nature his original education card might have suggested was appropriate.

At this time students should draw their simulated community identity statistics from four sources. The student then records the information onto his 3" x 5" identity card, has the information verified by his teacher, and has his identity card signed by his teacher. From this point on each student will assume the role of the person described on his identity card. A complete family background will be developed in the students' English classes.

The four areas of information that make up an individual's identity are based on current census data and include:

1. Age--options: 21 years to over 65 years
2. Education--options: third grade to post-graduate degree
3. Married or single, spouse works or does not work
4. Number of children, zero to six (only married people draw)

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One complete class period is required for students to draw their identity cards, fill out the 3" x 5" identity card, have the teacher verify and sign their identity card, and for the teacher to record each student's identity on the Participation Sheet (See Appendix item 4) that is kept by the teacher for each student.

Discussion during and after the above procedural activities centers around the effects various combinations of age, education, family size, and spouse working or not will have upon each member of the community as they try to achieve economic security and live a desired lifestyle during the simulation game.

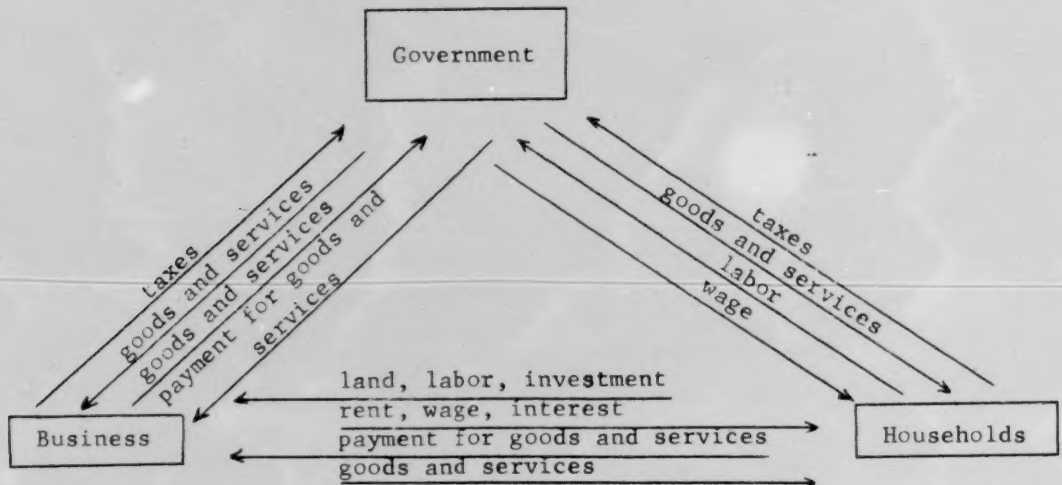
Activity IX

Having received background information about the simulation game, about the four electives, and about their new identity, the students should choose one of the four electives--banking, business, real estate, or concerned citizen. Selection of an elective area will further define a student's role. It will also channel the student into differing activities regarding the development of the simulated community.

PHASE II: Analysis and Development of Individual Roles Within the Community A. Business Elective

Activity I

To examine the role business plays in our economy, the class as a group should construct an economic flow chart. Begin by labeling on the blackboard the three major sectors of our economy--household, business, and government. By asking leading questions the class should develop a model that represents the flow of goods, services, and money in our economy. A simplified flow chart is represented below.



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From the flow chart students should examine the functions of businesses as both consumers and producers of goods and services. Students should also discover the role of business in providing jobs for households. Within the simulated community students should visualize their role as the producer of goods and services others will consume and their role as providing jobs for many members of the community.

Activity II

The majority of the time students spend in the Business Elective, Phase II, will be used in completing the "Industrial Proposal Booklet" (See Appendix item 5). Each potential business should be given the booklet at this time along with the worksheet, "Starting a Business" (See Appendix item 6). Teacher and students should review the materials and tasks they will be asked to accomplish in order to start their own businesses in the simulated community. The booklet contains some sections that cannot be completed until other sections of the simulated community are organized.

The contents of the Industrial Proposal Booklet and a timetable for its completion follow:

Survey Checklist: The first task of the potential business is to determine if there is a demand for their product. This should be completed during the first week.

City Council Presentation of Business: Each business must be accepted by the community government. Presentation before the city council can only occur after the Concerned Citizen Elective has determined the structure of city government and held elections. By the end of the second week the city council should be ready to accept or reject business proposals.

Financing the Business: Initial businesses must wait for loans until the Banking Elective has been organized. While banks will not be in operation until the end of the second week, businesses should be assembling data concerning costs.

Employees Needed: During the first week, businesses should determine the employees they will need. The information can be found by interviewing similar businesses in the neighborhood and by consulting the help wanted ads for approximate salaries. All student information should be based upon some real-world data they have collected.

Land Purchase Checklist: Specific businesses require special land requirements. This section should be completed during the first week.

Industry Cost Sheet: This section requires students to survey businesses in the area to find approximate costs. Land, which is purchased from the Real Estate Elective, is the only item that cannot be determined until the end of week two. This section should be completed by the middle of the second week.

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Building Construction: Field trips to local industries should facilitate the sketching of business floor plans and the outside view. This section should be completed by the middle of the second week.

Advertising Campaign: Students will need to develop advertising campaigns and then contact local TV, radio, and newspapers to find approximate costs. This section should be completed by the middle of the second week.

Method of Production and Method of Waste Disposal: Information can be obtained by students from local business. This section should be completed by the middle of the second week.

Product Description: This section should be completed by the end of the first week.

Profit and Loss Statement: This section is completed only after the first month of simulated operation. This occurs after four weeks.

Stock Sales: Student businessmen need not, but many may choose to, raise money by the sale of stock in their company. This can occur any time throughout the simulation game.

Final Financial Statement: This form is filled out after the completion of the simulation game and the supplementary activities.

It is expected that to complete Activity II, Phase II, three weeks is required. To aid students during the development of their businesses, the teacher could use any of the following optional activities.

Activity III

Not all new businesses are successful. In fact, many fail within a few years. To help students visualize the risks and problems new industries encounter, the reading "Basic Pitfalls To Avoid When Starting a Business" (See Appendix item 7) can be read and discussed. Agencies students can contact that supply information about starting businesses and approximate costs of starting businesses are included in the article.

Activity IV

Recently Time magazine published a lengthy article about McDonald's under the title, "The Burger That Conquered the Country," September 17, 1973, (See Appendix item 8). Students who need background in the organization of a business can gain insight into how to organize labor and machinery and how to meet consumer demand. At the same time, the standardization and regimentation that accompany the success of a large business can be discussed.

Activity V

When deciding upon a location in their business, students may pose questions

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as to the best site within the simulated community. In groups, students may wish to study the actual location of businesses and industries within their own communities. Maps of such data can be obtained from local government officials.

PHASE II: Analysis and Development of Individual Roles Within the Community B. Real Estate Elective

Introduction The Real Estate Elective requires a great deal of preplanning by the teacher. As soon as students have chosen a city site (Phase I, Activity V) the teacher should prepare a scale map of the community for student use. The map should include all transportation facilities and natural features but exclude all homes, businesses, public facilities, and other man-made features. During the elective, the teacher will auction sections of the community to realtors whose job it will be to develop and sell, with or without builder's help, all land within the simulated community. The division of the simulated community into sections is up to the real estate teacher.

Activity I

To introduce students to the field of real estate, the students should read and discuss "Real Estate" (See Appendix item 9). The discussion should center around the ways realtors can make money and the risks involved in real estate.

The reading, "Real Estate," leaves many areas of the realty business unexplored. To provide information concerning the job description of a realtor, the day-to-day activities of a realtor, and how a real estate operation is conducted, a realtor should be brought into the classroom as a guest speaker.

Activity II

The final introductory activity is for the teacher to give each student the outline, "How To Become a Realtor and How To Become a Home and/or Apartment Builder" (See Appendix item 10). The instructor should explain each step in detail. At this time student questions concerning their roles should be answered. It should be explained that land can be purchased by real estate companies prior to zoning by the city council, but to do so involves some risk.

Activity III

Students should be allowed to consult with each other concerning the formation of real estate and/or building companies. The development of each type of business should follow procedures adopted from the larger "Business Proposal Booklet." The booklet and its steps should be distributed and explained to the students at this time. (See Phase II: A, Activity II.)

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Activity IV

One of the first steps for realty and building companies is to survey the demand for various types of housing in the community. A sample "Housing Survey" (See Appendix item 11) developed by one group of students is attached. The students can discuss the need to determine demand before starting a business. The effects of supply upon prices should also be considered at this time. (Note: The drawing of home and business floor plans and building of models will take place in industrial arts. The determination of costs of construction will take place in math classes.)

Activity V

Each citizen in the simulated community will be given the procedure sheet, "How To Buy Land and a House" (See Appendix item 12). Realtors should examine this document carefully. It is their responsibility to aid purchasers in any way required. Realtors should understand that many members of the simulated community, as in real life, do not fully understand the procedures involved in buying a home and obtaining a home loan. One of the services realtors provide is explanation and help in financing.

Not only should realtors be familiar with the procedure sheet, but they must also know how to complete the following forms: "Land Purchase Agreement" and "Land Title Deed and Abstract"; "Apartment Lease Agreement" and the "House Title Deed." (Appendix items 13, 14, 15, and 16). Additionally, realtors should be familiar with all loan procedures required by banks (See Phase II: D).

Activity VI

The sale of land to realtors and builders should occur as needed in the simulated community. It is suggested that the real estate instructor hold a land auction before the simulated community is zoned. This will allow realtors to speculate on land use. The realtors and builders may sell land to one another at negotiated prices, but the transaction must be recorded by the real estate instructor.

Generally, land will be sold to realtors and builders at twice weekly auctions. Bids for sections of land divided by the real estate instructor will be sealed. At the end of the bidding session, the instructor will determine which realtors receive land. Bids must be covered by the individual's personal wealth or by a bank loan within 48 hours.

Activity VII

It is assumed within the simulated community that as soon as a realtor or builder has finished the "Business Proposal Booklet," the "Home Description(s)" (See Appendix item 17) worksheet, the "Construction Cost Breakdown Sheet for Realtors" (See Appendix item 18); purchased land; determined what is to be

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erected upon the land, and made all payments necessary for construction, the land will be considered developed. That is, the buildings will be up and ready for sale. It is at this stage that realtors and builders can begin negotiating with businesses and individuals for the sale of real estate. The sale of real estate is continuous throughout the duration of the community simulation.

PHASE II: Analysis and Development of Individual Roles Within the Community C. Concerned Citizen--Part I

Introduction The initial task of the Concerned Citizen Elective is to hold an election for mayor and city council members and to determine the initial land use pattern. Until the city's initial land use is determined, realtors will be unable to locate homes and businesses.

Activity I

If possible, local councilmen should be brought into the classroom to discuss their duties and responsibilities to the community. If a community planning agency exists, a representative from this group can be asked to speak to the class. Speakers can be videotaped so that all concerned citizen students can be reached. The teacher should meet with the speakers to outline what information they feel the students need. Questions should be prepared to ensure all important topics are covered. Generally the speaker should cover the following:

1. The organization of local government.
2. The duties of the mayor, councilmen, and/or planning commission.
3. How do officials fulfill their duties, what resources do they use, who makes what kinds of decisions?
4. How can the average citizen make his voice heard in city government?

Activity II

Before or after the community speakers arrive, students can be given the task of examining alternative structures for city government. Such information can be found in many civics textbooks or obtained from local officials. Students should be given the task of outlining a simplified city government they feel would function in the simulated community. They should also prepare a brief job description for each government official.

Activity III

Utilizing information gained from Activities I and II, the class as a group should determine a simple structure for city government, along with job descriptions for each official. During the development of the government structure, students who are interested in becoming government officials assume a dominant role and usually guide the rest of the class. It is helpful if the teacher can meet with students interested in becoming government officials outside of class before this activity begins. In this

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way, motivated students can be directed to supplementary information that will facilitate the activity.

A successful modification of this activity is to have the interested students meet outside of class to prepare a government structure with job descriptions and then have the students present their plan to the rest of the classes. Other students can, of course, suggest modifications or alternative structures of government.

Activity IV

Students should be allowed to conduct their own campaigns and election for government officials in the simulated community. Through speeches, position papers, and posters, students running for office should convey their views to the citizens of the community. English classes will bear major responsibility for the development of these activities. Phase II: E. Activity I describes how and when the election of city officials will be conducted.

Activity V

Students should be given the "City Planning Worksheet" (See Appendix item 19) and a blank map of their city site. In groups of three or four, their task is to complete the worksheet and prepare a suggested plan for the community. Information concerning city planning can be obtained by utilizing library resources. (See sample supplementary reading under Phase IV for a list of possible information sources.)

Activity VI

Each group of students from Activity V should present their final city plan to the class. Explanations should be furnished for the organization of their plan. Student questions should be solicited. Any plans that the class determines as exceptionally complete or unique should be submitted to the city council for examination.

PHASE II: Analysis and Development of Individual Roles Within the Community

C. Concerned Citizen--Part II

Introduction During the second half of Phase II: C. Concerned Citizen, the mayor and city council will meet separately from other students in the Community Concern Elective. The government officials should begin by developing and discussing a checklist for the development of the simulated community. Officials should determine which areas of the checklist they can accomplish within the framework of the community simulation game. The mayor may also wish to delegate areas of responsibility to council members.

After reviewing city plans submitted by concerned citizens and after research on their own, government officials will develop a comprehensive city plan that can be submitted to the community during a city council meeting. The

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time and purpose of the second city council meeting is described in Phase II: E. Activity II.

Government officials spend the remaining portion of Phase II reviewing the business proposal sheets developed in the Business Elective. To help officials determine whether or not to accept an industrial proposal, it is suggested officials read "Industry: Wanted--Unwanted?" (See Appendix item 20).

Community concern students not in city government will perform the following tasks during the second half of Phase II, and throughout the rest of the unit.

Activity I

Many areas of community development can be studied by students. To illustrate potential urban needs, have students list goods and services they feel the community should provide. Explain to students that if social problems are not met, the community will not be fulfilling the needs of all its citizens. It is not expected that students solve all the problems, but students will be given the opportunity to research a problem area and develop solutions for the community.

Activity II

Students should receive the "Community Concern Action Steps" (See Appendix item 21). The teacher should review the steps with students, giving examples of potential projects. When students understand the steps, they can be given the "Contract for Community Organizer" and the "Social Legislative Proposal" (See Appendix items 22 and 23). The above three handouts will outline many courses of action concerned citizens can follow in the community.

Activity III

To help students determine which area of community development they wish to study, the teacher should bring to class books, readings, filmstrips, and all other available material concerning urban development and urban problems. Students can examine the materials to find an area that interests them. (See supplementary materials listed in Phase IV.) The remainder of Phase II and throughout the unit, students will develop their community concern action proposals. A great deal of teacher flexibility is required in helping students find topics of interest and materials to study. Finding all relevant material in the library prior to the activity is essential to its success.

Activity IV

As students develop their community action proposals, they may request a meeting before the city council in private or at a community city council meeting. The teacher can help students with their presentation and schedule groups into council meetings. The city council will meet regularly

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throughout the simulation game. Community city council meetings will be held approximately once a week. At these times, individuals can voice concerns or present proposals for community action.

PHASE II: Analysis and Development of Individual Roles Within the Community D. Banking Elective

Introduction It is the checking accounts that represent the goods and services students must purchase. It is the checking account that ties all the functions within the community to the individual. A breakdown in the banking structure, consequently, breaks down the reality of the entire simulation game. Background to banking unit occurs in social studies. The bank itself is run by the math classes.

Activity I

To help students discover that banks exist because people have a demand for certain services that only banks can provide, begin by asking students what functions banks perform for their families. List as many services as possible that banks provide on the blackboard. To expand the students' understanding of bank functions, the students should read the excerpt, "Your Local Bank, Functions and Services," pages 15 to 21 found in the booklet, "Money, Credit and Banking," provided by Northwestern National Bank of Minneapolis.

An optional additional activity is to have students examine the chart "Knowing Your Full-service Bank" found on the last page of the "Money, Credit and Banking" booklet.

Activity II

It is necessary for the smooth operation of the simulated community to have an efficient banking system. A prerequisite to this is to have banking students fully aware of all bank functions. Therefore, it is suggested that from the information gained in Activity I, students compile a short reading for distribution to all members of the community outlining what services their banks will offer. This activity serves the dual purpose of informing all citizens of the functions of banks, as well as giving students in the banking elective a chance to review the material from Activity I.

Activity III

If the "Money, Credit and Banking" booklet is not available, students can read the enclosed paper entitled "Banking." (See Appendix Item 24) This reading can also be used by bankers to explain how their bank operates to potential student customers later in the unit.

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Activity IV

Students in the Banking Elective will have to create and operate their own banks. To initiate this procedure, have students read "How Banks Are Set Up," pages 12 to 13 in "Money, Credit and Banking."

Activity V

One of the first tasks bankers perform for the community is the issuing of checkbooks to all citizens. At the time checkbooks are issued, bankers should be prepared to explain all checking procedures to their customers. Review of bank procedure learned in math classes can be conducted in social studies with a discussion of the need for the bank services provided.

Activity VI

Credit is an important part of most individuals' financial lives. To help students understand credit the following activities are suggested. Students could read and discuss the section of "Money, Credit and Banking" entitled "Credit," pages 7 to 10.

Activity VII

If a great deal of time exists or if after the unit the instructor feels additional information concerning the practical uses of credit is warranted, the students can play the simulation game, "Consumer," developed by Gerald Zaltman and published by Western Publishing Company.

Activity VIII

For an in-depth analysis of how the banking system is affected by economic conditions, including business cycles, customer behavior, and the Federal Reserve System, students can play the simulation game, "Mr. Banker." This game is available through the Federal Reserve Bank of Minneapolis.

PHASE II: Analysis and Development of Individual Roles Within the Community

E: Initial Interaction Between Elective Areas

Introduction During Phase II of the simulation game, the four sectors of the simulated community are separated into electives. As with all communities the different sectors of the economy cannot develop independently of one another. There is, therefore, a need in the simulated community to allow for the structured interaction of community sectors, but within a general framework that allows for the intense and specialized development of each sector. This section of Phase II is the ordered interaction of community sectors that actually occurs simultaneously during the last half of Phase II.

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Activity I

During the first week of the Concerned Citizen Elective, students examined various forms of city government and developed a form of government for the city. The government may include a mayor and city councilmen. Job descriptions and salaries for each will have been developed. A brief, student-run campaign and election will be conducted during the first two weeks of Phase II.

Specific details of the government's structure and the campaign cannot be given because they are entirely up to the discretion of the community concern students.

Activity II

During the second half of Phase II, the mayor and city council members will examine specific planning approaches and develop alternative plans for the city. Included in the initial plans will be a determination of land use areas within the simulated community. The alternative planning proposals will be presented to the entire citizenry of the simulated community. Citizen input into the proposals will be solicited. The city council will then draw up the initial plan for city land use.

Activity III

Realtors will obtain land for housing and business development by bidding for lots held by the present owner (represented by the teacher running the Real Estate Elective). Realtors will, during the last half of Phase II, meet with bankers to secure loans for the purchase of city land which they wish to develop. Realtors will also need to secure loans to cover the costs of home and business construction on purchased land.

Activity IV

Once the simulated community's basic land use pattern has been developed (see Activity II), business can meet with the city council to secure acceptance or rejection of their business proposals. This will occur during the last half of Phase II.

Activity V

Having secured city council approval, business will negotiate with realtors over the purchase of land for their business and for the construction of needed buildings. These meetings will occur during the last days of Phase II.

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PHASE III: Mechanics of the Community

Introduction Many businesses, real estate companies, and banks will continue to develop during the course of the community simulation game. By the end of Phase II, each segment of the simulated community should be developed to the degree necessary to begin transacting with individuals.

Activity I

All transactions within the simulated community are made by check. It is necessary, therefore, for each citizen to have a checking account at one of the community's banks. Since citizens in the simulated community will be required to obtain housing and transportation, and to pay a service charge for their checking account, all citizens will be given money to begin the simulation game. The amount of money each individual starts the simulation game with will depend upon his identity. Married citizens with high educations whose spouses work will receive the highest initial bank balances. Married citizens with a poor education whose spouses do not work and over five children will receive the lowest initial bank balance. Using their identity cards and savings tables supplied by the teacher (for current statistics, research the "Monthly Labor Review" published by the Bureau of Labor Statistics), each student should determine his initial bank balance. The teacher will verify and distribute receipts that can be deposited in a bank.

Discussion should center around the "fairness" of monetary discriminating on the basis of education and family size.

Activity II

All students will now deposit the money received in Activity I into a checking account or savings account. This is accomplished by taking the receipt from Activity I to one of the banks started in the math classes. Students will be instructed by the bank representatives on the procedures to follow when depositing or withdrawing funds from either savings or checking accounts. Interest rates will be explained and each student will receive a checkbook with his initial bank balance recorded. At this time bankers will fill out the proper forms to record each individual's financial transactions in their bank record books.

Activity III

Students in the simulated community who have chosen not to become bankers, businessmen, or realtors, or who have not been elected to city office, will need to obtain jobs. Many of the businesses started in the Business Elective classes will need employees. It is suggested that the English classes develop procedures through the media for the posting of job openings. Posted job openings should include job descriptions, potential salary, needed applicant qualifications, and where and when job applications and interviews

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will be held. Students seeking a job must determine whether or not their identity and personal data sheet makes them qualified for the job opening.

Activity IV

All businesses will use a standardized job application form (See Appendix item 25). It is suggested that as a class activity every student, whether or not he/she has a job in the community, fill out the job application form. Explanations of terminology and the necessity for neatness and completeness can be discussed.

Activity V

Students can be asked where they would find information about job openings in a community. A list of information sources can be made with the teacher adding areas the students might not think of such as the "Job Bank." As a quick classroom activity to relate each person's simulated identity to the job market, students can use the Help Wanted section of the newspaper to find jobs they feel a person with their identity could be expected to obtain.

Discussion can center around the types of jobs available; the range of salaries; the effects age, education, and sex have upon job selection; and the role of personal preferences in job hunting. The teacher may wish to conclude the discussion with tips about how students can obtain summer jobs or part-time employment. (The interest of students at Hosterman Junior High concerning part-time job information has led to the creation of a four-week elective covering students' finding and holding jobs.)

Activity VI

Finding a job that an individual finds financially rewarding and personally satisfying can be difficult. To initiate discussion about the job problems many adults face, the reading "Too Many U.S. Workers No Longer Give a Damn" (See Appendix item 26) can be used.

Activity VII

Job interviews are held by businessmen to fill as many of their employment needs as possible. Citizens seeking the jobs bring to the interview a completed job application, their identity, and their personal data sheet created in English classes. Businessmen may hire or reject the applicant on the basis of his qualification or on the basis of the job interview.

If hired, the student receives a job certificate developed by each business. If rejected, the student must apply for employment elsewhere. Once a job is secured, it is recorded on the "Student Participation Sheet" held by the teacher.

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Activity VIII

All students in the simulated community must have a place for themselves and their family to live. Using their home needs as expressed on their identity cards and being aware of their income, students should follow the steps described on the worksheet, "How To Buy Land and a House."

If students are renting a simple contract or lease can be signed with the realtors. If buying, students will need to secure bank financing. Students from the Real Estate Elective will help students choose the proper housing for their family needs, personal desires, and income.

Activity IX

Students purchasing a home, trailer home, townhouse, or condominium will need a bank loan. Students should obtain the "Loan Procedure Sheet" and follow the steps described. The interaction involved in this activity will require the students to meet the loan officer of one of the banks who will explain the loan and repayment procedures. Once a home is secured, it is recorded on the "Student Participation Sheet" held by the teacher.

Activity X

It is expected that some of the businesses started in the community will sell new and used cars. If this happens, each student within the community will be expected to obtain transportation or prove why he does not need it. Individuals will meet with businessmen who will instruct them on the steps to follow when purchasing a car. If a bank loan is needed for the car, the "Loan Procedure Sheet" should be followed. Once an automobile is purchased, it should be recorded on the "Student Participation Sheet" held by the teacher.

Activity XI

By the end of Phase III, all students will have obtained employment, opened a checking account, perhaps purchased an automobile, and secured a place to live within the simulated community. In small groups, or as a class, the problems and complicated nature of many adult decisions and transactions can be discussed. The relationship between the various sectors of the community and the relationships between individuals and the sectors of the community can be explored. It is suggested that during the discussion, students refer to the "Community Interaction Models" they received during Phase I, Activity VI.

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PHASE IV: Personal and Institutional Daily Transactions

Introduction Continuously during the remaining weeks of the simulation game, many of the activities performed by students during Phases II and III may need to be repeated. Students will lose or obtain new jobs necessitating interviews. Students will sell or purchase new homes necessitating real estate and banking transactions. Students will buy automobiles necessitating business and bank transactions. It is necessary for the teacher to leave half a class period two or three times a week open for student transactions. Even students who keep the same home, job, and automobile will require time to pick up and deposit paychecks, pay off loans, and check savings and checking account balances.

Activity I

All students should compile their monthly income. For realtors and businessmen, monthly profit will have to be calculated. Other citizens should obtain their paychecks from their employer and deposit it in their checking accounts.

Activity II

Students should receive a "Monthly Budget Sheet" (See Appendix item 27) and, using the "Table of Expenditures," figure their expenses. Deviations from the suggested expenditures on the "Table of Expenditures" (See Appendix item 28) will have to be justified to the teacher and other students. One check should be written to cover the costs on the front of the "Monthly Budget Sheet." Individual checks will have to be written to cover payment for home and auto loans. Discussion should center around the necessity and realism of the costs suggested for each area of expense.

Activity III

Each student should draw a "Budget Buster" (See Appendix item 29) card and follow the instructions. In many cases the unexpected financial event will necessitate using savings or securing a loan. In other cases, good budgeting or adequate insurance coverage will meet the problem with no extra financial strain. In a few cases, students may receive an unexpected financial surprise.

In any circumstance, students should discuss the realism of the events and what effect this could have upon their simulated family and future budget plans.

Activity IV

One day each week will be spent in each class analyzing present and future city needs and problems. Whether the problems concern zoning, planning, public facilities, taxes, police protection, or other matters, it will be

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dependent upon the interests of the city council, the concerned citizens, and the other members of the community.

Activity V

A weekly city council meeting will be held, and if scheduling does not permit all students to attend, the results will be transmitted to the community. At the meetings, council members will describe problems and needs in the simulated community. Citizen input will be encouraged. Legislation will be proposed to meet the needs of the evolving community. Information will be made available to all community citizens who wish to become involved in meeting the city's needs. This information can be used individually or by classes.

Activity VI

One day a week should also be provided for each elective to specialize. Businessmen will need a day to figure profits and make out their payroll. Realtors will need a day for similar functions. Bankers will require time to sort, record, cancel, and return checks. Concerned citizens will require time to analyze city problems and needs, study alternatives, and propose solutions.

Activity VII

The Twin Cities area is fortunate to have close by an example of a new town, Jonathan. During the initial phases of city planning for the simulated community, a guided tour through Jonathan can be taken by the concerned citizens. If a field trip of this size is not possible, the mayor and city council members can be released to explore and tour Jonathan.

Activity VIII

Businessmen in the simulated community often wish to sell stock in their companies. Such students are encouraged to examine information on the stock market found in the library or available from the teacher. Students are encouraged to play the 3M game of "Stocks and Bonds." After sufficient research and along with teacher assistance, many companies sell stocks in the simulated community, adding an entirely new dimension to the simulation game. A great deal of teacher preparation and flexibility is required, but the rewards seem worth the effort.

Activity IX

Students unable to obtain bank loans within the simulated community often express a desire for alternative sources of credit. Such students are encouraged to explore the formation of independent loan companies. Again,

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teacher flexibility is required, but the increased degree of student involvement and motivation makes the effort rewarding. The math department would work closely with this activity.

Note: Many additional activities can be developed by both the teacher and students to meet the students' needs and interests.

PHASE V: Final Debriefing

Introduction Most of the debriefing for the community simulation game has already occurred. During and after most student activities in all disciplines, discussion of what was occurring should have taken place. At these times, students had the opportunity to compare strategies such as budgeting, home buying, and use of credit. Continuous debriefing ensured that no student was left behind. Students who were having trouble at any stage of the simulation game could be immediately helped by analyzing the strategies of students who had successfully completed the task. Continuous debriefing also allows students who were so busy playing the game they had no chance to reflect upon the principles involved, to reflect upon the relationships in the game. Areas of interest can be explored while student motivation is at its highest.

During final debriefing, the interdisciplinary elements of the community simulation game are brought into focus. Final debriefing for the community simulation game has three steps.

Step 1: What Happened to You?

Students begin by updating their savings and checking accounts, paying off all outstanding bills, and assembling all contracts, deeds, purchase agreements, or other materials gathered during play. Students may wish to review the "Community Interaction Models" received during Phase I. Once materials are assembled and organized, the teacher should ask questions relating to game play itself.

Sample Questions:

What procedures do you follow when opening savings and checking accounts?

How did you get your job?

What happened to people with diversified identities?

Was it best to buy or rent a house?

Did financial security depend upon your role or upon your strategies in working and budgeting?

What strategies did you use? Were they successful?

Are different budgeting, buying, working, and use of credit strategies better for different players? Explain.

How did your personal desires affect the role you played?

What rules would you suggest be changed in the simulation game?

In what way did the rules and roles effect the success of individual players?

What are the roles of business people, realtors, city government officers, and bankers in the community? Do they also have certain responsibilities?

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Step 2: What Are the Principles That Made Things Happen?

Developing from the concrete data used to answer Step 1 questions, students should try to develop process understandings. This involves a statement of the cause-and-effect relationships that operated between the players and their interactions with each other and with the simulation game's model--including roles, chance events, background material, player choices, and final outcomes.

Sample Questions:

What affects do player decisions in one sector of the community have upon other members?

Are some community members more powerful in exerting influence over community development than others? Explain.

Why were some roles less powerful than others?

How much control does an individual have over his economic life?

Must everyone get a job? buy a house? and support a family? Explain.

What happens to an individual and to the community if he does not?

Were some students trapped by circumstances in unpleasant life situations?

Why did this happen? Could they escape?

Step 3: How Does the Game Compare to Real Life?

It is possible that a simulation game can be played smoothly with each player interacting successfully without the students being aware of many of the real-life situations being simulated. At this time students can relate their knowledge of real-life which they have gained from their outside experiences and from supplementary materials to the simulation game.

Sample Questions:

What people and institutions were represented in the simulated community?

Did players and institutions react and operate like you would expect in real life? Explain.

What aspects of the community seemed untrue to life?

Did any of the things you were asked to do seem untrue to real life?

Would people in real life follow the same strategies and make the same decisions you did?

How do the effects of poor decisions made in the simulated game compare with the effects real life people would experience?

How important was luck in achieving financial security? How important is luck in real life?

What elements were left out of the simulation game?

What would you add or change to make the game more realistic?

Do you think adults could learn anything from playing the simulation game? What?

How did you feel when you could not find a job or were turned down for a loan? How would people in real life feel?

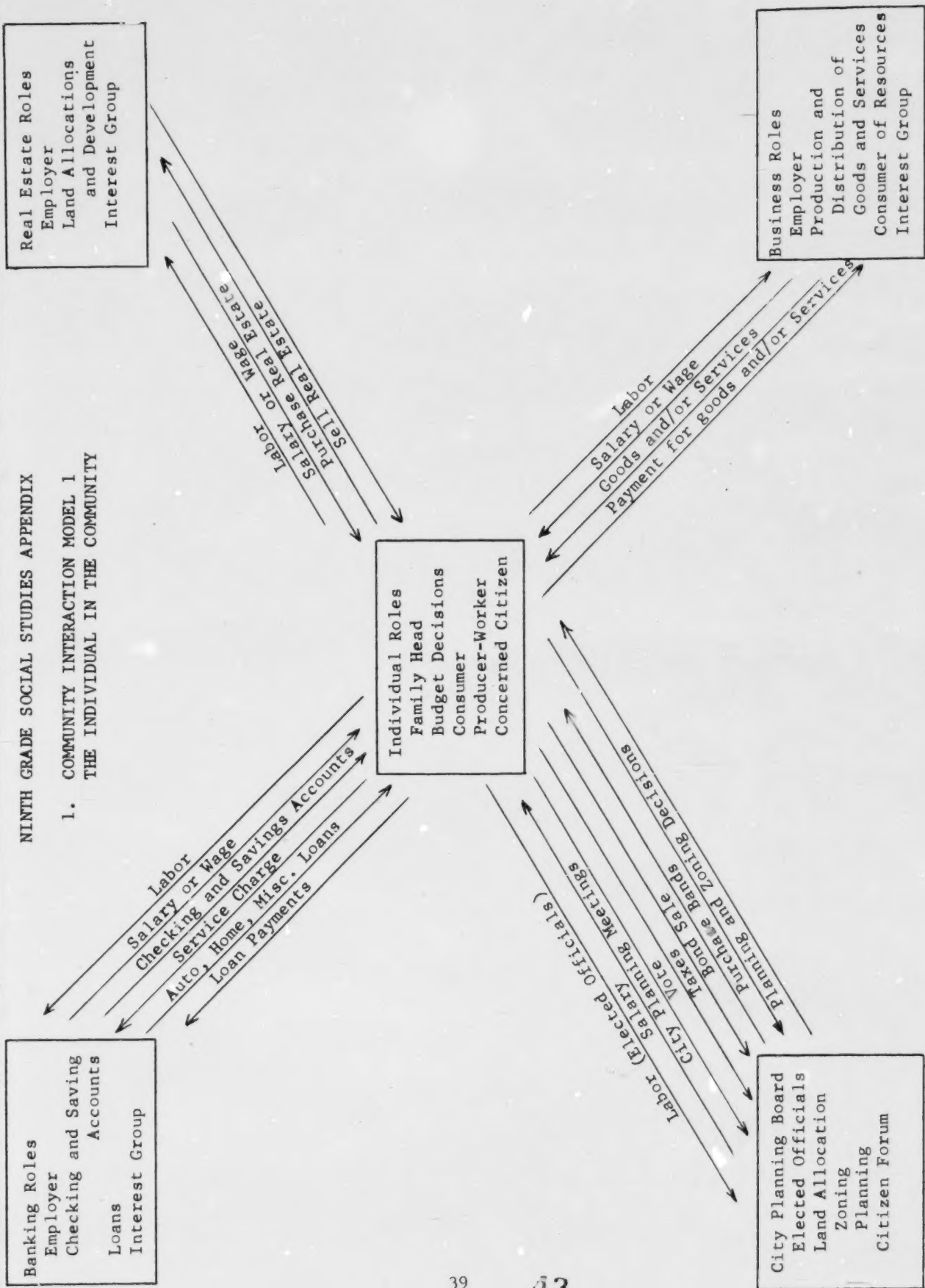
How did you feel going through the complicated procedures for securing a loan or purchasing a house? Did you always know what was happening or did you feel at the mercy of other players? How would people in real life feel in these situations?

Were there any events that made you angry or frustrated with other players or situations? How would these events affect people in real life?

Ninth Grade Social Studies
APPENDIX

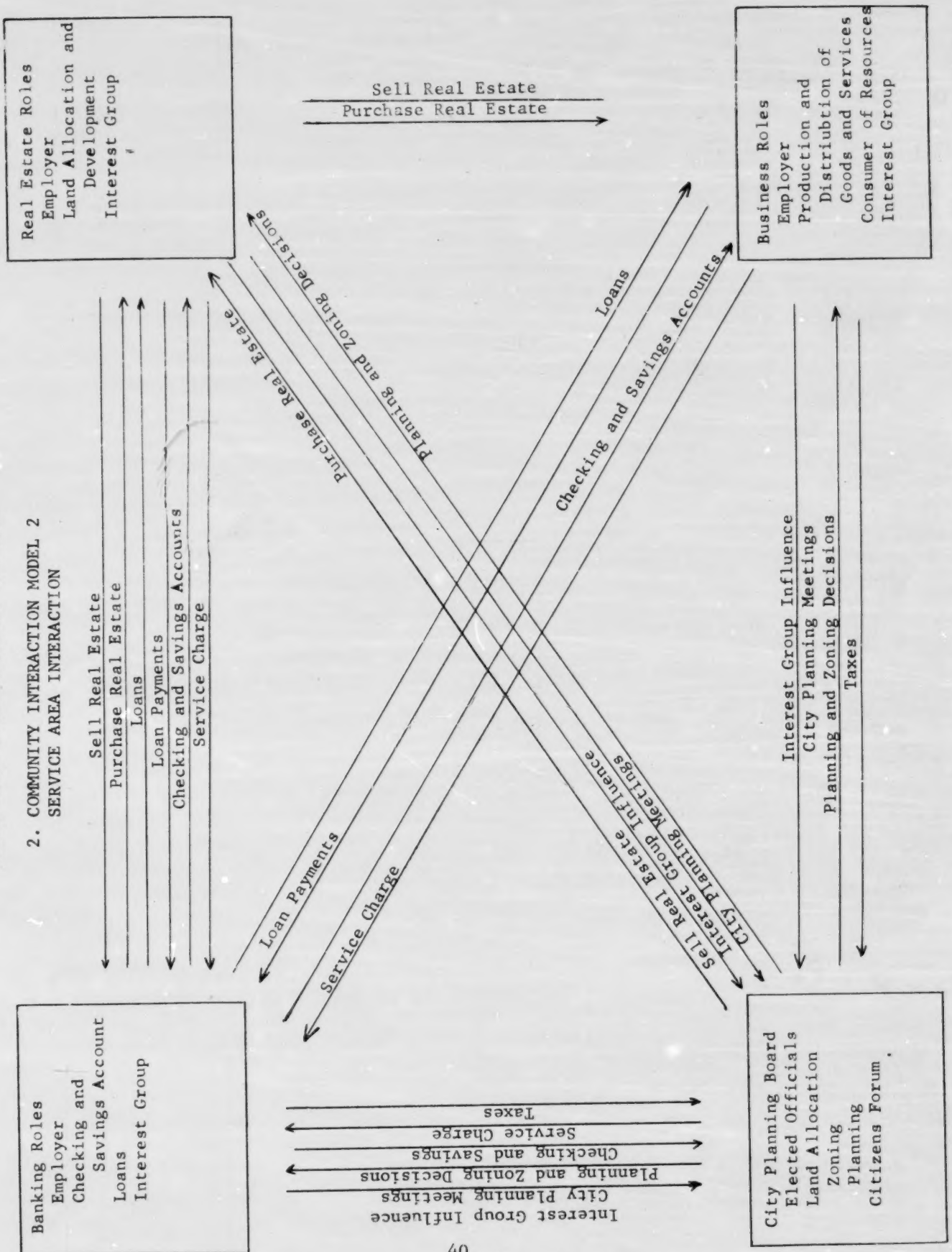
NINTH GRADE SOCIAL STUDIES APPENDIX

1. COMMUNITY INTERACTION MODEL 1 THE INDIVIDUAL IN THE COMMUNITY



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2. COMMUNITY INTERACTION MODEL 2 SERVICE AREA INTERACTION



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3. IDENTITY CARD

h

Name	_____	Section	_____
Age	_____		
Education	_____		
Married	_____	Single	_____
Number of Children	_____		
Spouse Works	_____	Does Not Work	_____

Teacher's Signature			

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4. PARTICIPATION SHEET

This sheet will be kept by your teacher as a record of your participation in the community. Each time you do one of the transactions listed below inform your teacher so that it can be listed. This will also serve as your reference copy in case you lose some information.

Date

_____ A. Identity
 Age _____
 Education _____
 Marital Status: S M Wid. Div.
 Number of children _____
 Spouse works _____

_____ B. Employment _____
 Employer _____
 Salary _____
 Deductions: 1. Taxes _____
 2. Food _____
 3. Medical care _____
 4. Clothing _____
 5. Household expense _____
 6. Recreation _____
 7. Education _____
 8. Insurance _____
 9. Home expenses _____
 10. Car expense _____
 11. Savings _____
 12. Miscellaneous _____

_____ C. Living: Home or Apartment
 Price _____ Rent _____
 1. Payment _____
 2. Total per month _____

_____ D. Transportation
 1. Type _____
 2. Cost _____

_____ E. Savings or Stocks
 1. Savings amount _____
 2. Stock _____

Other:

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5. INDUSTRIAL PROPOSAL BOOKLET

We _____, _____,
and _____ recommend that the community accept a
_____ industry. This industry will be
located on Lot(s) _____ Block _____. We realize that the
land must be owned completely by us before construction can begin.

Attach Purchase Agreement

Accepted _____ Rejected _____

Success Rating _____

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SURVEY CHECKLIST

List your reasons for taking this survey:

Who are you going to give this survey to?

Are you going to survey all the people in the community? Why or why not?

List the questions that you are going to use in your survey:

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CITY COUNCIL PRESENTATION OF BUSINESS

List the names of the city councilmen.

What is the name of the mayor?

What advantages do you think the community can gain from your business?

What disadvantages for the community do you think the council might see in your business?

FINANCING THE BUSINESS

Total money needed to start the business \$ _____

Amount of personal funds \$ _____

Net amount needed to borrow \$ _____

Name of banker _____

Amount of money borrowed \$ _____

Amount of interest given to lender \$ _____

Date loan must be repaid _____

Note: If loan is not repaid on or before due date, an amount up to \$1,000 can be charged the borrower by the lender.

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EMPLOYEES NEEDED

List all of the employees you think you will need to run your business under the proper headings.

Job Description	Monthly Salary	Hours Working	Person Hired

Write a short, but complete, job description for each different type of employee you hire. Use separate sheets of paper and attach.

What questions do you think you need to include in an Job Application Form?

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LAND PURCHASE CHECKLIST

How much land will you need for your business (number of blocks)?

Are there any special requirements the land must have for your business? If so, what are they?

How must your land be zoned so it fits your industry?

INDUSTRY COST SHEET

The cost of this industry is as follows:

Fixed Cost: Land \$ _____
 Building \$ _____
 Total Fixed Cost: \$ _____

Production Cost:
 Machines \$ _____
 Resources \$ _____
 Utilities \$ _____
 Total Production Cost: \$ _____

Variable Cost
Per Year: Labor \$ _____
 Advertising \$ _____
 Marketing \$ _____
 Other \$ _____
 Total Variable Cost: \$ _____

Total Cost \$ _____

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BUILDING CONSTRUCTION

Sketch a detailed floor plan of your industry. Use separate sheets of paper and attach if necessary.

Draw a picture which shows your industry on your site. Outside view.

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ADVERTISING CAMPAIGN

What age group does your product or service appeal to?

What are some of the advantages of your product over others which claim to do the same thing?

Which media will you use to present your product to the public?

What "clever" saying can you come up with about your product?

Describe your ad campaign.

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METHOD OF PRODUCTION

Describe in detail how the product will be produced.

METHOD OF WASTE DISPOSAL

Describe in detail how pollution will be controlled.

PRODUCT DESCRIPTION

List the resources needed to produce and/or sell 1,000 units.

Draw a detailed picture of the product.

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PROFIT AND LOSS STATEMENT

Total Income Based upon Formula and Success Rating \$ _____

Minus: Labor's Salary \$ _____

Advertising \$ _____

Marketing \$ _____

Other \$ _____

Total \$ _____

Positive # = Profit \$ _____

Negative # = Loss

STOCK SALES
(Loan Repayment)

Name of Business _____

Name of Stock Broker _____

Number of shares you want to sell _____

Selling price per share \$ _____

Commission you must give stock broker \$ _____

Number of shares sold

Date

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FINAL FINANCIAL STATEMENT

List all of your assets, both money and material.

Money

Material

_____	_____
_____	_____
_____	_____
_____	_____
_____	_____
_____	_____
_____	_____

List all of your liabilities, both money and material.

Money (loans)

Material (financed)

_____	_____
_____	_____
_____	_____
_____	_____
_____	_____
_____	_____

Which list do you feel is worth more? Explain.

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INDUSTRY COST* SHEET

Fixed Costs

Land \$ _____
Building \$ _____

Fill in the amount you owe the realtor for land.
Find the total square feet in your building
(length x width) for each floor and multiply
by \$25.

Production Costs

Machines \$ _____

List all machines you will need and the cost.
You may have to call upon business people for
cost information.

Resources \$ _____

List all materials needed to produce your
product other than machines. Example: Bakers
need salt, etc.; bicycle shops need tools,
bikes, etc. Call and ask!

Utilities \$ _____

Call and ask someone who knows about costs of
electricity, phone, gas, and oil.

Variable cost per month (Note change from year to month)

Labor \$ _____

Total the salaries of all your needed employees

Advertising \$ _____

If you use the newspaper, you will have to call
the Post and ask about ad costs. If you use
radio, you will have to call a radio station
for costs.

* You must list where you
obtain the cost of each item.

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6. STARTING A BUSINESS

Starting a business from scratch without any previous experience is a difficult, but hopefully profitable, activity. In order for you to carry through with this complicated activity, ORGANIZATION will be essential. You will have to do many things before your industry will become profitable--if it ever does. The first activity will be to survey the occupants of your community to see what type of industry would be accepted and successful. Note: A copy of your survey and its results must be included in each businessman's folder.

After the survey is completed and you have selected the industry that you would like to develop--buying land, zoned properly for your type of business, is your next concern. Remember the land prices are competitive and there are many real estate dealers. Note: A copy of the land deed must be included in every businessman's folder.

The third activity for the industrial developers is to fill out the Industrial Proposal Booklet. This sheet includes the following tasks:

1. Drawing a floor plan of the building
2. Drawing an outside view of the business
3. Determining the cost of the building
4. Determining the cost of the machines
5. Determining the type and number of employees needed
6. Determining the approximate cost of labor
7. Determining the cost of resources used by the business
8. Determining the cost of advertising
9. Determining the cost of utilities
10. Determining the cost of marketing the product

Note: A copy of the Industrial Proposal Booklet must be included in every businessman's folder.

The fourth major activity will be to present your industry to the city council for review and acceptance. You, as businessmen, must attend a meeting of the city council and present your industry to them. Be sure to point out all of the benefits your industry can give the community. The city council then will accept or reject your proposal. Note: A copy of an acceptance certificate must be included in your folder.

The fifth major activity will be to find financing for your company. You can certainly use your own money for part of your expenses, but more than likely, your business expense will be much more than your savings. At this point you will have to borrow some money from the banker. The loan terms will be determined by the banker and you. Note: A copy of your loan arrangements must be included in your folder.

After the loan is closed you must then hand in to your instructor a copy of the industrial proposal and a check which will cover all of the "Fixed Expenses" and "Production Expenses." Your industry then will be given a success rating--determining how completely your proposal has been written and what type of

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advertising campaign you've developed. At this time you can assume it has been built and ready for opening. Note: A copy of your ad campaign must be included in your folder.

Before opening for business, however, you must determine what skills your employees need by writing job descriptions for each type and advertise for people in the news media. You will hold interviews for the people that have filled out the application forms that you have made available. At this time you will decide whom you will hire and what their income will be. Be sure to give them a job certificate for their folder. Note: You must include a copy of your job descriptions, application form, and list of your employees (and their incomes) by name. Remember you must pay these people every "year" the amount you both agreed upon from your profits.

The eighth activity is to figure out your profit or loss statement. A formula will be given to you to find out how much money you have earned during a year's operation of your business. Note: Include a copy of this statement in your folder.

The ninth activity is to decide how you will pay back the money you borrowed from the bank. You may use your savings, profits, or sell stocks through the stock exchange to accomplish this. A combination of these three things is acceptable. Note: If you sell stocks, a copy of the stock sales sheet must be included in your folder. Note: No matter what means you use to pay off your loan, a note from the banker stating the loan has been paid must be included in your folder.

The last activity every businessman will want to do will be a Final Financial Statement. Note: Include a copy of this in your folder.

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7. BASIC RULES HELP AVOID PITFALLS OF STARTING OWN BUSINESS

If you go into business for yourself, even at a time like this when the economy is in a superboom, your chances of surviving even two years are no more than even.

That doesn't mean, though, that you should give up this traditional American dream. It merely means that you should go ahead only after you have taken the proper steps to avoid the obvious traps, only after you have prepared yourself to win. Learning the fundamental rules is elementary common sense.

To make certain that you don't fool yourself into thinking you are better prepared than you are, ask objective observers among your friends--and a lawyer, banker, fellow worker--to judge your qualifications against these rules.

*Know thoroughly the line you're getting into and don't overestimate your own know-how.

*Be certain you have well-rounded experience--in selling, purchasing, producing, whatever--or be sure you can get others to work with you at reasonable pay to fill in your gaps.

*Provide yourself with ample cash and access to credit to carry your business through the first, most vulnerable years. Be sure you budget ample sums for start-up advertising and promotion costs, for buying stocks, for extending credit to your customers.

*If you are buying an existing business, study the "Business Opportunities" section of your local newspaper. Compare the prices asked for businesses in the field that interests you with the price being asked for the business you think you want to buy.

*Ask the appropriate trade association in the field in which you want to work for ideas and leads on companies that may be for sale. One catalogue of these associations, which you may be able to find in your library, is the Directory of National Trade Associations.

*Go to the nearest office of the Small Business Administration (SBA) for further guidance on buying a business. Or write to the SBA in Washington, D.C., and ask what pamphlets the agency may have that will guide you. The SBA has 10 regional and 71 district field offices. Its Washington address is 1441 L St. NW., Washington, D.C. 20416.

*Do not even attempt to buy or launch a business without the help of a competent lawyer and a competent accountant--plus all the assistance you can get from the appropriate officer at the bank with which you do business.

*If you want the help of a professional consultant, ask the American Management Association, 135 W. 50th St., New York, New York, 10020 for help in finding a qualified one.

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What does it cost to start up your own business today? Here are rough estimates, put together a while ago by Changing Times Magazine. If anything, the totals will be much higher now.

	<u>Cost Range</u>
Auto parts, accessories	\$10,000 - \$17,000
Beauty salon	10,000 - 18,000
Coffee shop	23,000 - 46,000
Coin-operated carwash	22,000 - 27,000
Coin-operated laundry-cleaner	50,000 - 75,000
Independent drugstore	220,000 - 330,000
Mobile home park	40,000 - 60,000
Retail plant nursery	50,000 - 65,000

8. THE BURGER THAT CONQUERED THE COUNTRY

The destiny of nations depends on the manner in which they nourish themselves.

-- The Physiology of Taste by Jean Brillat-Savarin (1826)

If so, America's destiny manifestly depends to no small degree on the hamburgers, French fries, and milkshakes served beneath the golden arches of McDonald's. Last year the chain of drive-ins and restaurants rang up sales of \$1.03 billion, passing the United States Army (1972 food volume: \$909 million) as the nation's biggest dispenser of meals. Now the chain is going on to new triumphs: adding an average of one new outlet every day to its 2,500 in the United States, and hanging on every one a sign reading OVER 12 BILLION SOLD to commemorate an event that occurred during August. Executives at world headquarters in Oak Brook, Ill., a Chicago suburb, have not bothered to investigate who ate the 12 billionth hamburger, when or in which restaurant, because they know that its consumption constituted only an ephemeral milestone. In four months or less, given the current intensity of the nation's hamburger hunger, those signs will be replaced by new ones proclaiming OVER 13 BILLION...

Nonstop Munching. McDonald's statistical accomplishments are staggering. To illustrate: If all the 12 billion McDonald's hamburgers sold to date were to be stacked into one pile, they would form a pyramid 783 times the size of the one erected by Snefru. If a man ate a McDonald's hamburger every five minutes, it would take him 114,000 years of nonstop munching to consume 12 billion burgers. If all the cattle that have ever laid down their lives for McDonald's were to be resurrected for a reunion, they would stand flank-by-jowl over an area larger than Greater London.

Statistics alone cannot adequately measure the impact of McDonald's on United States life. The company's relentless advertising campaign (\$50 million budgeted this year) has made the McDonald's jingle, "You Deserve a Break Today," almost as familiar as "The Star-Spangled Banner." But the chain's managers have wrought their greatest achievement by taking a familiar American institution, the greasy-spoon hamburger joint, and transforming it into a totally different though no less quintessentially American operation: a computerized, standardized, premeasured, super-clean production machine efficient enough to give even the chiefs of General Motors food for thought. In the \$8 billion-a-year fast-food industry, McDonald's is only one of dozens of chains that strive for uniformity in menu and service. But none has ever surpassed McDonald's in automating the ancient art of cooking and serving food.

At every McDonald's outlet, winking lights on the grills tell the counterman exactly when to flip over the hamburgers. Once done, the burgers can be held under infra-red warming lights for up to 10 minutes, no more; after that, any burgers that have not been ordered must be thrown away. Cybernetic deep fryers continuously adjust to the moisture in every potato stick to make sure that French fries come out with a uniform degree of brownness; specially designed scoops make it almost physically impossible for a counterman to stuff more or fewer French fries into a paper bag than headquarters specifies for a single order.

Customers get almost as little discretion as the help; their burgers come wrapped, with ketchup and mustard applied in precise, premeasured splats. A rugged individualist can order his burger "without," but he will have to discover that

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concession on his own; McDonald's does not advertise it. One sandwich is unalterable: the Big Mac, a double burger whose interstices are occupied by alternating dollops of onions, pickle chips, cheese, lettuce shreds, and a "special sauce," the formula for which is guarded like an atomic secret.

Machinery and equipment cannot do everything, of course. Human beings are involved too -- some 130,000 employees in nine countries, from Western Europe to Japan and Australia. McDonald's has grown from a uniquely American to a truly global operation, and it faces some special problems in making employee performance uniform. The company operates directly only some 750 of its 2,500 restaurants; the rest are run by holders of McDonald's franchises (the firm prefers to call them licenses). The hired help are mostly youths who work at a McDonald's a few months and then quit; turnover in many outlets averages 100 percent every six months, in no small part because of the grueling tedium.

Still, McDonald's manages to make its licensees, restaurant managers, and burger slingers seem as standardized as its machines and cuisine. Licensees and managers of company-operated restaurants must graduate from a 10-day course at McDonald's "Hamburger University," a gleaming \$2,000,000 institution in Elk Grove Village, Ill. The course leads to a Bachelor of Hamburgerology degree, with a minor in French fries. In the field, licensees and managers are incessantly hounded by roving inspectors (called "field supervisors") to make sure that the restaurant floor is mopped at proper intervals and the parking lot tidied up hourly. If a manager tries to sell his customers hamburgers that have been off the grill more than 10 minutes or coffee more than 30 minutes old, Big Brother in Oak Brook will find out. Headquarters executives calculate exactly how much food each restaurant can be expected to throw away each day, and are ready to chastise a chronically deviant manager who has no good explanation.

Grillmen, "window girls" (order takers), and other hired hands must conform to strict rules. Men must keep their hair cropped to military length, and their shoes (black only) highly polished. Women must wear dark low shoes, hair nets and only very light makeup. Viewing the results, Harvard Business School Professor Theodore Levitt describes McDonald's as "a machine that produces, with the help of totally unskilled machine tenders, a highly polished product. Everything is built integrally into the machine itself, into the technology of the system. The only choice available to the attendant is to operate it exactly as the designers intended."

To some critics, the success of that machine is a devastating comment on American values. Pop sociologist Vance Packard laments: "This is what our country is all about -- blandness and standardization." Novelist Vance Bourjaily extravagantly views McDonald's popularity as a sign that America is "a failing culture." He explains: "This country is full of people who have forgotten what good food is. Eating in most countries is a basic pleasure, but people in the United States don't eat for pleasure. To them, eating is just something done in response to advertising."

Other critics assail McDonald's for blighting the land architecturally (under pressure from zoning authorities, the chain is rapidly switching from its original garish, candy-striped restaurant design to a more subdued brown brick configuration) and for allegedly sabotaging American nutrition. Harvard nutritionist

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Jean Mayer warns that a steady diet of McDonald's fare and nothing else could give a customer scurvy because it would lack sufficient vitamin C. Mayer also says that the menu provides large amounts of fats and calories (557 for a Big Mac, 317 for a chocolate shake, 215 for a small order of fries) and contains almost no roughage. "There is nothing at McDonald's that makes it necessary to have teeth," he says -- though he adds: "I am nonfanatical about McDonald's. As a weekend treat, it is clean and fast."

Since no one is forced to eat at McDonald's, the chain must be giving multitudes exactly what they want. For one thing, many people find the cheerily bland atmosphere reassuring. Says sociologist David Riesman: "Americans have had a lot of experience being cheated and exploited when they eat out, and they feel unsure of themselves." McDonald's has designed a place to neutralize this anxiety, a place that does not make a customer feel he will not know how to use his fork.

McDonald's patrons put it more simply. To them, a McDonald's is a clean, well-lighted place, where they will be served quickly and courteously. Customer waits rarely exceed five minutes, even at the height of the lunch-hour rush; the company is introducing computerized, diode-display order-taking machines to cut delays even further.

Also, McDonald's is one of the few places left where a customer can buy a meal for \$1 or less. Its price list reads like something exhumed from the good old days: hamburger 25 cents, cheeseburger 30 cents, Quarter-pounder 55 cents, Big Mac 60 cents, a small bag of French fries 24 cents, milkshake 30 cents. Prices vary slightly throughout the country; for example, most items in the New York City area cost a nickel more. Surprisingly, burgers are not much better than a break-even item for McDonald's; the highest profits come on French fries, soft drinks, and the extra nickel a customer pays for a cheeseburger. McDonald's raised prices an average of 18 percent last winter on a number of menu items, but it has held the line since, throughout the worst United States food-price inflation in 26 years.

Millions of Americans have become virtually addicted to "junk food" as exemplified by McDonald's menu. "The food is good and the price is right," observes Pete DeKramer, an IBM programmer of Mahwah, N. J. David Green, a night auditor in San Francisco, is enthusiastic: "McDonald's is my favorite place to eat in the whole world. I've eaten at McDonald's all around the country. I wouldn't move to any town that didn't have one."

Such ardent loyalty has made McDonald's one of the business successes of the century. Since the company sold stock to the public in 1965, system-wide sales have increased sixfold, from \$170.8 million a year to the \$1.03 billion in 1972, and profits have zoomed from \$3.8 million to \$36.2 million. Company-owned outlets now account for about 28 percent of sales and 16 percent of profits. In the first six months of 1973, sales rose 47 percent and profits 46 percent above a year earlier. The growth has kept the stock at stratospheric heights; \$5,000 invested in McDonald's shares a mere seven years ago would be worth more than \$320,000 at last week's close of 64 1/8.

Fast-food Pharaoh. The man behind this success is named not Ronald McDonald, the ketchup-topped clown celebrated in company advertising, but Ray A. Kroc, a

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crusty, saltily spoken 71-year-old Chicagoan who is rather amused to find himself the pharaoh of fast food. "When I was a little boy, my father took me to a phrenologist," he recalls. "I was told that I would make my best living either in the food business or as a musician. You know, I've done both." After serving along side Walt Disney in the World War I Red Cross Ambulance Corps, Kroc played piano in Chicago bars and restaurants and sold paper cups. His keyboard technique never earned him much of a living, but he sold enough cups to become Midwest sales manager for Lily-Tulip. In 1937 he quit, and for \$10,000 bought exclusive sales rights to the Prince Castle Multimixer, a machine that could mix six milkshakes at once.

Enter, from left field, the Brothers McDonald -- Richard and Maurice. They came to California from New England in 1928 in search of jobs in the movie industry, but became co-owners of a movie theater in Glendora, Calif. In 1940 they opened a hamburger drive-in near Pasadena, and in 1948 converted it to a self-service restaurant with some of the features of a modern McDonald's. "We were the first in the business to use infra-red heat lamps to keep the French fries warm," claims Richard McDonald, now retired in Bedford, N.H. (Maurice died in 1971). The McDonalds franchised six more outlets, on which they began putting golden arches in 1952. Two years later, the chain had grown enough to buy eight Multimixers for a single restaurant from Ray Kroc -- who was so startled by the size of the order that he flew to San Bernardino to see what kind of business could be producing it.

"When I got there," says Kroc, "I saw more people waiting in line than I had ever seen at any drive-in. I said to myself: 'These guys have got something. How about if I open some of these places?'" Kroc talked the McDonalds into letting him franchise their outlets nationwide. Over the next five years he organized a chain of 228 McDonald's that even by 1960 were grossing \$56 million a year. Kroc collected only 1.9 percent of the gross from the franchises, and he had to turn over more than a quarter of that to the McDonald brothers. Dissatisfied, he called the McDonalds in 1961 and asked them to name a price for selling out everything, including the name.

They did -- and, says Kroc, "I dropped the phone, my teeth, and everything else. They asked me what the noise was, and I told them it was me jumping out of the 20th floor of the LaSalle-Wacker Building. They wanted \$2.7 million." Kroc set out to raise it, but every lending institution he approached wanted stock in his franchising company. Kroc had none to give if he wanted to keep control; he had already handed out 38 percent to partners and lenders, and another 10 percent to his secretary, June Martino, in lieu of salary (she now lives quietly in Chicago with stock worth some \$64 million). Finally, Kroc borrowed the money from a group of college endowment funds at what was then an exorbitant price: six percent annual interest, plus one-half percent of the gross sales of all McDonald's restaurants. Says Kroc: "The \$2.7 million ended up costing me \$14 million. But I guess there was no way out. I needed the McDonald name and those golden arches. What are you going to do with a name like Kroc?"

The deal, however, left Kroc admiring nothing about the McDonald brothers but their name. His dislike turned to hatred when they insisted on keeping their flagship restaurant in San Bernardino. Kroc had counted on it to produce much needed cash. Eventually, he opened a McDonald's right across the street, and

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since he then owned the name, forced the brothers to take their own name off their restaurant. They renamed it Mac's Place, but it did not last long. Says Kroc, with undisguised glee: "I ran 'em out of business."

Capturing the Suburbs. Though the McDonald brothers started some of the chain's technical innovations, it was Chairman Kroc who formulated the nationwide operating policies. He set out to capture the fast-growing suburbs, unlike the chiefs of Horn & Hardart, White Castle and other early fast-food chains, who originally concentrated on downtown locations. Explains President Fred L. Turner, 40, a onetime McDonald's burger frier who now oversees the company's day-to-day functioning: "Our move to the suburbs was a conscious effort to go for the family business. That meant going after the kids. We decided to use television, so we created our own character Ronald McDonald."

Today there are 50 "Ronalds" on contract to McDonald's across the country, making appearances at parades, county fairs, and store openings. In addition, one Ronald is stationed permanently in Hollywood to appear in the firm's television commercials. A company survey last year indicated that 96 percent of American school children can identify Ronald McDonald, ranking him second only to Santa Claus.

Ronald is not the only weapon in McDonald's children's crusade. Executives decided early on to place napkins and straws out on the counter, instead of serving them with the food. "It became the kid's job to get the straws and the napkins," says Turner. "It cost a lot, but it was nothing compared with the repeat business we get because kids insist on going there." Indeed, not a few mothers have found that their children prefer Ray Kroc's burgers to Mom's own. "It's a fun place," says a Fort Lauderdale, Fla., 13-year-old. "It's like a circus. I feel happy here."

Ray Kroc codified McDonald's policies into a kind of fast-food religion summed up in the initials QSC (for Quality, Service, Cleanliness), a set of letters that every McDonald's employee is taught to utter reverently. The stamp of Kroc's personality, and business genius, is clearly on those letters, especially C. Says Kroc: "We made sure that no McDonald's became a hangout. We didn't allow cigarette machines, newspaper racks, not even a pay telephone. We still don't. We made the hamburger joint a dignified, clean place with a wholesome atmosphere."

Cleanliness is also a personal fetish of Kroc's that has become an awe-inspiring 1. Last month on one of his inspection tours around the empire, he walked into a McDonald's in Canada -- and exploded like a raw potato in hot grease. "There was gum on the cement patio, cigarette butts between the wheel stops for the cars," he says. "There was rust on the wrought-iron railing, and the redwood fence needed to be restrained. I went in there and said to the manager: "You get somebody to mop this floor right now. And if you don't, I'll do it myself."

A Hamburger Degree. Such visits from Kroc are only one of the trials that a McDonald's licensee must endure. His courses at Hamburger University, though short, are no snap; they cover everything from how to scrape a grill to how to post a double-entry ledger. "This is a hard-working place," says "Dean" Donald

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Breitkrentz, 36, a onetime candymaker. "Some of these people put in 14 hours a day. They get up at 6:30 in the morning to study."

On a recent morning, one of the school's eight instructors lectured on how to service an Everpure T-9 water filter, which cleans the water used in soft drinks. Students scribbled notes as furiously as if they were taking hamburger orders from a busload of Cub Scouts. Slides flashed across a giant screen detailing every movement of the hand required to maintain the filter. One student asked timidly: "How much charcoal do we put in it?" The instructor replied: "The bag is premeasured. Use it all."

Before receiving his Hamburgerology degree, the licensee must lay out an average of \$150,000, at least half of it in cash. For that, he gets to lead a life regimented by Ray Kroc and subordinates. To begin with, the licensee has little choice of where he will operate. Headquarters executives pick out all the sites, buy (or sometimes lease) the land, arrange for construction of the store, and rent it with equipment to the licensee for 8.5 percent of gross, plus a three percent annual franchise fee. "We're just like the Mafia; we skim it right off the top," jokes a financial officer. In the beginning Kroc sold territorial franchises, but now a licensee buys only the right to operate at a specific address for 20 years; when the license expires, he must put up another \$150,000 or so for a new one.

The licensee gets some latitude in selecting which local promotions and public service projects to bankroll, but no choice whatever as to whether to be a do-gooder or not. Community service is a Ray Kroc obsession, and every McDonald's licensee is expected to spend a generous portion of profits on it. Headquarters gives each licensee a thick book of suggested promotions and constantly prods him to come up with new ones on his own. In New York's Harlem, Lee Dunham, one of McDonald's 60 black licensees, serves free hamburgers to unwed mothers every Saturday; in Chicago this summer licensees had carnivals on their parking lots to raise money for muscular dystrophy research. Throughout the country, McDonald's managers often rush free food to disaster sites, as local outlets near Roseville, Calif., did after last April's ammunition train explosion.

Careers Abandoned. Oddly, in a chain with McDonald's passion for standardization, licensees get neither food nor supplies from Oak Brook. Restaurants buy their own, mostly through regional cooperatives, though naturally the purchases must meet rigid headquarters specifications. The basic hamburger patty must be a machine-cut, 1.6-oz. chunk of "pure" beef -- that is, no lungs, hearts, cereal, soybeans, or other filler -- with no more than 19 percent fat content, v. 30 percent for some competing hamburgers. The 3½-in.-wide bun must have a higher-than-normal sugar content for faster browning. McDonald's outlets have enough massed buying power -- they purchase one percent of all the beef wholesaled in the nation -- to line up steady supplies at stable prices in all normal times, and Oak Brook will help out in a pinch. Headquarters executives are currently buying up live steers with "contributions" levied on licensees, who get the meat back in the form of patties. McDonald's chiefs figure that they have corralled enough steers to get the company through the current beef shortage and avoid a price boost when the ceiling comes off retail beef prices this week.

In return for their money and submission to headquarters, the licensees get to

NINTH GRADE SOCIAL STUDIES APPENDIX

use the McDonald's real estate, name, and formula. For most, that is close to a license to print money. The average outlet grossed \$508,000 last year, earning its operator upwards of \$70,000 before taxes. For that reason, McDonald's receives thousands of license applications a year and accepts only about 10 percent of them. The company gives preference to existing licensees, but values business or professional experience of any kind. Every year large numbers of executives, doctors, and lawyers abandon their careers to take up the spatula. (They pretty much have to; Kroc demands that anyone putting up more than half the price of a McDonald's license work full time under the arches.)

Guy Rodrick, 48, practiced law in Chicago for two decades before he invested in a McDonald's outlet in 1967. "I became so fascinated with it that I began spending more time at McDonald's than with my law practice," he says. "Finally, my law partner suggested that I spend full time at one place or the other. I chose McDonald's and I have never regretted it." Four years ago, Rodrick moved to Florida and opened four outlets. Today he works seven days a week behind the counter and earns "a million dollars in happiness."

Lee Dunham, the Harlem licensee, was a New York City cop. He faced some problems that Hamburger University did not prepare him for. Teen-age gangs tried to claim the store as their turf. "They would come in with their chains and start rapping them on the counter," says Dunham. One day Dunham pulled out the .38 revolver that he is licensed to carry and told the gang leaders: "The moment you come in here, you belong to me." Then he bought the leaders hamburgers, talked about black image with them, and gave some of them jobs. Today, Dunham's store grosses \$110,000 a month, more than twice the national average, and his all-black staff of 120 keeps the place immaculate. "I tell them, 'Let's do better than the Man downtown,'" he says. "Any time you say 'beat Whitey,' they work harder."

Young employees at McDonald's are not munificently rewarded. Most make little more than the minimum wage of \$1.60 per hour. The Nixon Administration last spring proposed raising the hourly minimum to \$2.20 in 1975 but partially exempting students who work part time, a category that covers most of the McDonald's work force. Washington skeptics, who note that Kroc openly gave \$250,000 to the Nixon campaign last year, dubbed the measure "the McDonald's bill." Congress accepted the special student provision but Nixon last week vetoed the minimum wage bill as inflationary.

Happy Home. Many of the youths exhibit surprising dedication. Pilferage runs only about \$30 per month per outlet, a percentage of sales far below the average for all retailing. Wade Litchenberg, 18, a night manager in Fort Lauderdale, describes his job as a "real challenge. I love it -- meeting people, learning all about the business." Says Lynnette Myers, 18, of Jackson, Miss.: "It's a happy place to work. It's my home away from home."

One reason for the enthusiasm may be that McDonald's employees who work hard can go high quickly in the expanding business. President Turner started frying hamburgers at Kroc's first franchise near Chicago in 1956. He rose so rapidly as an "operation man," keeping an eye on new stores, that he never had time to claim the license that Kroc promised him. McDonald's also pays close attention to suggestions from behind the counter. Several of the chain's new products have orig-

inated in the minds of low-ranking employees. Among them: Egg McMuffin, a 63-cent breakfast item made from fried egg, melted cheddar cheese, and a slice of Canadian bacon, all on an English muffin.

McDonald's has had some stumbles. It has expanded overseas with all the zeal of missionaries bringing hamburgers to the heathen. "We are educating people to a whole new way of life -- eating with your fingers instead of forks," says Rolf Kreiner, who directs McDonald's advertising in West Germany. Still, McDonald's European branches lost \$1,000,000 last year, partly because too many were located in suburbs, which are not flourishing overseas quite as much as in the United States. The company is now shifting abroad to downtown locations, where it is drawing big crowds of both foreign nationals and tourists eager for a taste of home. One American girl, stopping at the Paris McDonald's on the Champs-Elysees, explains: "Over here you're supposed to try new things. So I tried the Big Mac."

Some problems loom at home, too. Continued growth of the fast-food industry seems almost assured for several reasons: Americans are spending more time in their cars, and 44 percent of the nation's women hold paid jobs, giving them more money to eat out and less time to cook at home. But the industry has long been overcrowded; Minnie Pearl's Chicken Systems, Joe Namath's Broadway Joe's, and a number of other chains all fell on hard times as competitors proliferated. McDonald's will have to scramble harder and harder to stay ahead of the pack. At present, a McDonald's outlet requires a population base of 30,000 to support it in the style to which Ray Kroc is accustomed. The company has already exploited many of the best locations.

Show Tune. Kroc nevertheless foresees ever greater expansion. One bright hope is, paradoxically, a return to the city. Swallowing such old fears as crime and high real estate costs, McDonald's has begun opening dozens of downtown outlets and all pull in high revenues. Another possibility is what Kroc calls "internal growth," that is, wringing more sales out of each outlet.

The chairman intends to stick around to oversee that growth too. His undiminished vigor is evident to anyone visiting Oak Brook headquarters where the offices are open cubicles and Kroc's shouting rings through them all (executives who need some peace and quiet retire to an elaborate "think tank" equipped with a 700-gallon waterbed). Kroc has a personal fortune estimated at \$500 million, and he marked his 70th birthday by giving away \$9,000,000 worth of McDonald's stock to employees and another \$7,500,000 to Chicago-area charities. Still, he wants more. "I expect money like you walk into a room and turn on a light switch or a faucet," he says. "It's not enough."

Moreover, the quiet pleasures of retirement could hardly match the kick that Kroc, the unsuccessful piano player, gets from finally wowing an audience. "When you are in this business you are in show business," he says. "Every day is a new show. It's like a Broadway musical -- if people come out humming the tune, then the show was a success." Today, Ray Kroc's show will play to standing-room-only crowds at more than 2,500 houses around the world. More than a few patrons will walk out, stomachs full, humming his tune: "You deserve a break today..."

Ratings from the Gourmets

Granted, McDonald's cuisine is immensely popular, but how does it taste to a demanding critic of restaurants? TIME asked several of the nation's best-known food writers to sample the fare and render a judgment, bearing in mind that they were rating a fast-food operation rather than an aspirant to Guide Michelin accolades. The gourmets, few of whom had ever eaten at McDonald's before, were rather more impressed than might have been expected, though most found something to criticize. Their comments:

Craig Claiborne, publisher of a private food newsletter and former New York Times food critic: "The hamburgers are quite swallowable. There is a highly compatible onion flavor. The French fries are first-rate; they are made in fresh fat and are crisp. I do think they could put more pickle on the hamburger. Overall, I would rank them on a par with Howard Johnson's hamburgers."

James Beard, cookbook author: "McDonald's is a great machine that belches forth hamburgers. The whole thing is aimed at the six-year-old palate. They don't salt things enough, and the malts taste like melted ice cream. But the place is efficient and clean, and the help is pleasant. The packaging is smart because it insulates. The food may be more honest than some things you get at higher prices."

Julia Child, author and television chef: "The buns are a little soft. The Big Mac I like least because it's all bread. But the French fries are surprisingly good. It's remarkable that you can get that much food for under a dollar. It's not what you would call a balanced meal; it's nothing but calories. But it would keep you alive."

Gael Greene, New York magazine's Insatiable Critic: "When I want meat, I want a steak. But when I want a hamburger, I want a Big Mac. It has all those disreputable things -- cheese made of glue, Russian dressing three generations removed from the steppes, and this very thin patty of something that is close enough to meat. It's an incredibly decadent eating experience. And I love the malts -- thick, sweet and ice-cold. They're better than if they were real."

From Time Magazine, Sept. 17, 1973, pp. 84-92.

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9. REAL ESTATE

So all the talk you hear about the exceptional profits to be made in real estate investments is true--unless you make a bad investment and lose a few buttons off your shirt, if not the whole shirt. It is easy to spend so much money keeping up a building that you have real losses, not just paper ones. If you are not shrewd in your choice of a building and careful about maintaining it, you may find the high profits are hidden in the tax shields so well that you never find them.

Such profits almost never await the man who thinks of "investing in real estate" as picking up a vacant lot or two on the outskirts of town and waiting for the price to rise. There is a clear and important distinction to be made between real estate, meaning improved property, and land, meaning vacant or raw land. There is no tax shield in the latter instance, since land does not wear out and you may not depreciate it. There is ordinarily no current income from raw land. It just sits there and accumulates tax bills, which you pay every year while hopefully waiting for a buyer to come along and offer you more than you paid for it--plus accumulated taxes. When you buy vacant land you're gambling that this will happen. You may invest in real estate, but you speculate in land.

It's true that fortunes have been made by speculating in land, going all the way back to colonial days, and some of today's biggest fortunes are being made that way. But the land speculator (1) has a lot of money to begin with, and is in such a high income-tax bracket that the year-to-year real estate taxes can be written off to a large extent, and (2) he buys land in large tracts which he has good reason to believe are in the path of development--or has ways of seeing to it that development comes his way to make the land more valuable.

The notion that any and all land has to increase in value because, as the cliché has it, the supply of land is limited while the population keeps increasing, is a demonstrable fallacy. Land is nowhere in shorter supply and in greater demand in the United States than on Manhattan Island. And, says Daniel M. Friedenberg, whose family has been in the real estate business there for more than 50 years, "Manhattan has been a land investor's haven for 150 years." But only for those who knew which land to buy--for, as Mr. Friedenberg points out, "It is not generally realized, but the larger part of Manhattan's land is priced today below its value 40 years ago."

The strictures against speculating in land apply particularly to the purchase--as an investment--of "vacation and resort property" offered for sale by promoters. At best, the promoter has already milked the lots of as much profit as can be squeezed out of them. At worst, you'll find you've been defrauded into buying lots that are exorbitantly overpriced, snake-infested, and in many cases of recent record, actually under water. The postal inspectors and various attorneys-general put a number of these promoters out of business every year, but they keep cropping up anew. When you buy a vacation-retirement lot by mail, sight unseen, you're simply asking to be defrauded.

The profits are in improved property, when you can make heavy use of someone else's money and take advantage of depreciation allowances and other tax shields. You can invest on a modest scale in single-family dwellings, two-flats, six-flats, etc., either as rental properties or for fix-up and resale. Or you can participate

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in the profits of shopping centers, big-city skyscraper office buildings and luxury high-priced apartment buildings as a member of a pool.

The real estate investment trust, or REIT, makes use of pooled funds to invest in such real estate properties in much the same fashion that mutual fund pools use investors' money to purchase stock market securities. REITs are regulated by the federal government. There is one type that invests in equity in real estate properties, and another, the mortgage trust, that invests in mortgages--a fixed income type of security that is essentially different from equity investments.

Both real estate and common stock investments can provide good returns and protection against inflation. Whether you choose one or the other--or some of both--depends less on how much you can afford to invest than on your own temperament. Entrusting money to strangers is as alien to some people as being personally responsible to tenants is to others. But the point to remember is that both are investments--useful occupation for money that is truly extra. They cannot take the place of the essentials of financial security--sufficient life insurance to protect your family and an emergency reserve of cash safely tucked away in a savings account.

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10. REALTORS AND BUILDERS

How To Become a Realtor

1. Form a company in your class. The minimum number in a company is two, the maximum is five.
2. Each member of the company must pass the "realtor's certification course" for the company to be recognized and do business. The course familiarizes the prospective realtor with duties of his job; it consists of working with forms, readings, worksheets, and a final exam which must be passed.

They will learn:

- a. How the realty business works
 - b. What services realtors perform
 - c. To keep records and figure commissions
3. Recognized realty companies must secure a business loan and set up their books.
 4. The company will have to purchase land and contract the construction of their offices in the business district.
 5. Realty companies will advertise their business and their business hours.
- *The above steps must be performed and recorded by the community before land or buildings can be sold.
6. Realtors will negotiate prices, make sales, fill out forms, and record their transactions and profits.

How To Become a Home and/or Apartment Builder

1. Home and/or apartment builders will have to follow the same procedures as outlined above for realtors. Strike the word "realtor" and add in its place, "home and/or apartment builder" to each of the steps outlined above. The realty and the home and/or apartment builder certification courses are two separate courses.
 2. The builders will display their standard home model blueprints.
- Q. Can a company sell realty and build homes and/or apartments?
- A. Yes--if the members of the company have all passed both certification courses.

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11. HOUSING SURVEY

Important! This survey must be filled out accurately and honestly to insure provision of adequate housing for our entire community.

CONSIDER

- your family size -- room requirements
- what 1/4 of your next year's income is likely to be
- the advantages and disadvantages of each style of living--the likely surroundings
- that higher prices usually mean higher quality workmanship, materials, more size and/or features
- the type that suits your style of living

You make TWO choices--circle them!

Select ONE type of housing and the amount you think you will be able to pay for that type.

I. Apartment living

High-rise low-income families only!

Unskilled workers, \$5,000 or less

				<u>Fair</u>		<u>Nice</u>		<u>Lux</u>	
Bed-	1.	900	75/mo.	1500	125/mo.	2100	175/mo.	3000	250/mo.
rms.	2.	1020	85/mo.	1800	150/mo.	2620	210/mo.	3900	325/mo.
	3.	1200	100/mo.	2220	185/mo.	2940	245/mo.	4800	400/mo.

II. Trailer Homes

2 or 3 bedroom--includes lot rental of \$60 and home payment.

12,000 140/mo. x 12 = 1680/yr

III. Town Houses 2 or 3 bedroom

24,000 160/mo. x 12 = 1920/yr.

28,000 186.50/mo. x 12 = 2238/yr.

32,000 213/mo. x 12 = 2556/yr.

IV. Houses

	<u>Rambler</u>	<u>Colonial</u>	<u>Split-entry</u>
2 bedroom, no garage	18,000 120/mo. 1440	19,000 126.50/mo. 1,518	20,000 133/mo. 1,596
3 bedroom, no garage	23,000 153/mo. 1,836	25,000 166.50/mo. 1,998	27,000 180/mo. 2,160
3 bedroom, with 2 garage	25,000 166.50/mo. 1,998	27,000 180/mo. 2,160	29,000 193/mo. 2,316

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	<u>Rambler</u>	<u>Colonial</u>	<u>Split-entry</u>
4 bedroom, with garage	30,000 200/mo. 2,400	32,000 213/mo. 2,556	36,000 240/mo. 2,880
5 bedroom, with garage	34,000 226/mo. 2,712	36,000 240/mo. 2,880	38,000 253/mo. 3,036
6 bedroom, with garage	40,000 270/mo. 3,240	45,000 303/mo. 3,336	50,000 333/mo. 3,996

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12. HOW TO BUY LAND AND A HOUSE

Before you follow the steps to purchase land or a house you should consider the following questions:

1. How much house do you have to have? (1-2 persons--1 bedroom, 3-4 persons--2 bedrooms, 5-6 persons--3 bedrooms, etc.)
2. What can you afford? Eventually, you will receive a copy of the table posted that indicates the percentages that different income groups can spend on housing and other things--this will determine how much you can spend and the quality of your house.
3. Location--there are many considerations relating to the choice of your lot: distances to other things, zoning, geographic features, cost, etc.

Procedure

Step 1. Choose Location

Check the city map. Decide what block and lot you wish to purchase. Record the coordinates on a sheet of paper.

	1	2	3								
A	<table style="width: 100%; border-collapse: collapse;"> <tr><td style="border: 1px solid black; padding: 2px;">1</td><td style="border: 1px solid black; padding: 2px;">2</td><td style="border: 1px solid black; padding: 2px;">3</td><td style="border: 1px solid black; padding: 2px;">4</td></tr> <tr><td style="border: 1px solid black; padding: 2px;">5</td><td style="border: 1px solid black; padding: 2px;">6</td><td style="border: 1px solid black; padding: 2px;">7</td><td style="border: 1px solid black; padding: 2px;">8</td></tr> </table>	1	2	3	4	5	6	7	8		
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1	2	3	4								
5	6	7	8								
C											

Example: If you wished to buy the lot with the X pointing to it you would record: Block 3-B, Lot 8.

What are the coordinates for the lot with the X on it? Block _____
Lot _____

Step 2. Shop Around for the Best Price on Land and Houses

Land: Contact a realtor. The names of realtors will be posted. Find out his price for the land. Bargain with him. Check with other realtors and find their best price. ANY realtor can sell ANY piece of land so shop around for the best deal.

House: If you are also buying a house you should consider your family size and income in trying to find a house large enough for your family and get one you can afford. Realtors will post house plans. You can choose the plan that fits your family size and income. You can negotiate on house prices so shop around. Don't buy a home you will not be able to pay for. You can always add extra features to your house later. Shop around and negotiate the best price you can on both land and homes. After you have

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found the lowest price for the land and/or home you wish to purchase:

Step 3. Sign a Purchase Agreement

The realtor from which you wish to purchase land and/or a house will have you sign a PURCHASE AGREEMENT. This document means that if the land is not already sold, you have agreed to buy it at the price indicated on the purchase agreement.

Step 4. Earnest Money

To show that you are serious about buying the lot and/or house, the realtor will require you to give him a check for partial payment. This check is called EARNEST MONEY. If you back out of the agreement you will FORFEIT the earnest money to the realtor.

Step 5. Wait If You Have Enough Cash

The realtor must now check the multiple land listings to see if the land is available for sale.

Step 5. b) Secure a Loan from a Bank If You Are Buying a Home

During the waiting period you might wish to go to a bank, see listings, and secure a loan for the land and/or house. This will be the case if you are purchasing a house on the land. No one will have enough cash to purchase a house outright. (Check the Loan Procedure checklist.) If you cannot secure a loan you can get your Earnest Money back. After you have received the loan:

Step 6. Purchase Land or Refund Earnest Money

Land: If the land is unowned you will write the realtor a check for the price of the land MINUS your earnest money.

House: If you are purchasing a house and land you will give the realtor the check you received from the bank for your home purchase. If the land is owned, you should obtain your check for the earnest money from the realtor. Then void the check in your checkbook. Return to Step 1 and start over.

Step 7. Receive Title to Land and/or the Deed to Your House

After giving the realtor your check for the amount of the land and/or house, you should receive the TITLE for the land and/or DEED for the house. Do not lose these documents. It is your only proof that you own the property. Your social studies teacher may wish to record your land purchase so contact him as soon as your land is purchased.

A house requires at least 1 lot.

A store requires at least 1 lot.

A factory requires at least 8 lots or 1 block.
Lots are 75 x 100.

A department store requires at least 2 lots.

An apartment building requires at least 2 lots.

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13. LAND PURCHASE AGREEMENT

Date: _____ 19 _____

Received of _____ (buyer's name) the sum of
\$ _____ as earnest money and in part payment for the purchase
of property at the following location in city site two: horizontal number: _____,
vertical letter: _____, lot number(s): _____. This includes all improved
property (buildings) on the premises at the date of closing. The buyer agrees
to pay in the following manner: Earnest money herein paid \$ _____
and \$ _____ cash (check), on _____, the date of
closing. This agreement is contingent on the availability of the lot(s)
described above and available financing if needed.

Lot Available: _____ Yes _____ No

Financing Needed: _____ Yes _____ No

Financing Available: _____ Yes _____ No

Buyer _____

Seller _____

Witness _____

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14. LAND TITLE DEED AND ABSTRACT

This document is the title deed to the property described as follows:
All land common to the lot(s) number(s) _____ found in the inter-
section of the city site map's horizontal grid number(s) _____ and
vertical grid letter(s) _____.

This land released by _____ to _____
signature signature

Witnessed by _____ Date _____ 19__

This land released by _____ to _____
signature signature

Witnessed by _____ Date _____ 19__

This land released by _____ to _____
signature signature

Witnessed by _____ Date _____ 19__

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15. APARTMENT LEASE AGREEMENT

The undersigned hereby agrees to rent and maintain a _____ (number of bedrooms) apartment leased by the _____ (name of company) Company for a period of six months. The monthly rent is \$ _____ and will be delivered to the apartment owner during each month when due. The first month's rent will be accompanied by the sum of \$100 which will serve as a cleaning/damage deposit. I hereby agree to the above stated terms.

(Signature of renter)

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16. HOUSE TITLE DEED

This document is the title deed to the attached house description sheet.

The house is located at horizontal grid number _____, vertical grid letter _____, lot number _____. The total purchase price of this home was _____. The monthly payments are _____.

This house is duly signed into existence by the teacher or his authorized agent _____ on _____ 19____.

17. HOME DESCRIPTION(S)

Style of Home _____ Asking Price _____

Listing Realty Co. _____ Salesman _____

Location(s) (horizontal and vertical grids, plus all lot numbers) _____

Floor Plan Sketch

Dimensions:

Living Room _____ x _____
 Family Room _____ x _____
 Bedroom _____ x _____
 _____ x _____

Dining Room _____ x _____
 Kitchen _____ x _____
 _____ x _____
 _____ x _____

First floor square footage approx. _____

Lot size _____ x _____

Check (✓) Sales Helps Furnished:

Fireplace upstairs
 Fireplace downstairs
 Stove
 Range
 Dishwasher
 Garbage disposal
 Specials in and paid for
 Basement
 Drapes
 Water softener
 Other sales helps (list): _____

Yes No

This design approved by _____

Yearly Principal and Interest Payment \$ _____

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18. CONSTRUCTION COST BREAKDOWN SHEET FOR REALTORS

Type or style of home being constructed _____

This home is being offered for sale at \$ _____

Size of lot is _____ x _____ cost was \$ _____

CONSTRUCTION CREW NEEDED (labor)

_____ (number) of carpenters, cost of service per house	\$ _____
_____ (number) of carpenters' helpers, cost of service/house	_____
_____ (number) of electricians, cost of service per house	_____
_____ (number) of plumbers, cost of service per house	_____
_____ (number) of sheetmetal workers, cost of service/house	_____
_____ (number) of landscapers, cost of service per house	_____
_____ (number) masons (cementworkers), cost of serv/house	_____
_____ (number) painters, cost of service per house	_____
TOTAL.....\$ _____	

MATERIALS

Cost of Lumber.....	\$ _____
Appliances.....	_____
Plumbing fixtures.....	_____
Heating materials.....	_____
Electrical fixtures.....	_____
Floor covering.....	_____
TOTAL.....\$ _____	

MISCELLANEOUS

Cost of utility hook-ups.....	\$ _____
Advertising.....	_____
Others (list).....	_____
_____	_____
_____	_____
TOTAL.....\$ _____	

Total construction cost of home.....	\$ _____
Expected profit per house.....	\$ _____
Number of houses being constructed.....	_____
Total profits form these houses.....	\$ _____
Amount of time req: ed to complete project.....	_____
Your yearly operating costs, office, etc.	\$ _____

Accepted _____

Rejected _____

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COMMENTS AND RECOMMENDATIONS

Signed _____

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19. CITY PLANNING WORKSHEET

A community has been established in the ninth grade. Some thought about how the community should be planned is needed. There is no single way to organize a community but many ways. However, there are some questions or needs to consider before you plan a community.

1. What are factors or needs the area must have? Example: paved streets.

2. a. What is your definition of zoning?

b. What does zoning have to do with building a community?

c. What types of zones do you plan to have in your community?

d. Where would you locate your different zones?

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3. What do you plan to do about future growth in the community?
4. What type of pattern do you have in mind for your community?
5. Answer 5 and 6 after you have finished your community. What problems did you encounter when you were planning your community?
6. Is there any information you might like to have in order to help you better plan your community?

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Plan your community on this page. It would help if you used pencil so that you can make changes if necessary. (Attach an outline map of the site the students have selected.)

NINTH GRADE SOCIAL STUDIES APPENDIX

20. INDUSTRY: WANTED-UNWANTED

The Small Community

The prospect often is so attractive for a small community that the matter is not adequately thought through. There will be tax money from the new factories, it is true, and more employment opportunities, but there will be expanded costs due to the presence of the new industries. Moreover, the town leaders often do not realize that the workers who move in may occupy cheap houses and, therefore, may not pay property taxes in proportion to the added service costs to the community that will result from their presence, particularly costs for schooling. Nor are they likely to think of the other growing pains that will result. Balanced against all this is the increased tempo of the community: more jobs, more people, more business for the stores.

Choice of Industries

In spite of their desire for industries, most communities tend to be selective in the matter. Though it is not feasible to specify exact lines of manufacturing, they want factories of desirable types. Industries are favored which pay a substantial amount of taxes and, at the same time, involve little by way of smoke, dirt, or other obnoxious qualities. Moreover, they should pay high enough wages so the workers will live in homes of sufficiently high value to provide through taxes at least enough revenue to pay for the community services required. There is a tendency, too, nowadays, to prefer industrial parks to single-plant developments.

Tax-exempt industries, for example research laboratories operated by the government, have the disadvantage of paying no direct taxes, but usually the local government is reimbursed for direct services received -- such as police and fire protection. Moreover, such establishments often pay high wages. As a result the workers live in better than average houses, thus contributing more than their share of community taxes.

NINTH GRADE SOCIAL STUDIES APPENDIX

21. COMMUNITY CONCERN ACTION STEPS

As a community organizer you would join as many people as possible in the community to push for city council actions that will make our community a good place to live. You will be the "Naiders Raiders" of the community.

Once you have decided to become a "community organizer" you will have to decide upon a way to get the actions you want. First, decide which community problem area you want to work with; some possibilities are: proper housing, welfare programs, prejudice, quality education, consumer protection, local recreation, adequate transportation, or general community planning. Second, decide whether you want to join some other "community organizers" or whether you want to work alone. Third, decide upon what form your community action is going to take. Some possible actions are: taping and organizing interviews with people who know about the area of your concern, gathering data from magazines and books and writing a report supporting the action you want taken, constructing posters to advertise the strong points of your arguments. Remember that you want to end up with an organization that will force the city council to pass your recommendation.

Outline of steps to follow:

1. Decide on problem.
2. Take survey of community to see how they feel about problem.
3. Turn in a copy of your survey results to the teacher of the concerned citizen elective.
4. Decide on the method you want to use in solving the problem.
5. Decide on whether or not you want to work in a group.
6. Submit a contract for community organizer to
7. Complete "Community Organizer Report Form" each week.
8. Build up community support for your ideas.
9. Request a meeting with the city council.
10. Make a presentation of your ideas to the city council.
11. Turn in a "final report" form to your teacher.

I expect that you will be able to learn many things about community action that the rest of the class will miss. It is my hope that you will decide to give it a try.

See your teacher for any materials you need to complete this activity.

NINTH GRADE SOCIAL STUDIES APPENDIX

22. CONTRACT FOR COMMUNITY ORGANIZER

I _____
Name: Last First Section

agree to take the responsibility for organizing the community to pass
City Council Action that will improve the present conditions in

(List Community Problem Area)

I intend to do this by _____
List Method

I will get the city council to take action on this area by _____.
List Date

Signature of Applicant

NINTH GRADE SOCIAL STUDIES APPENDIX

COMMUNITY ORGANIZER REPORT FORM
(to be turned in once a week)

Name: Last, First

Date

Section

Problem Area

Goal

Method of Accomplishing Goal

1. List resources you will need to accomplish your goal.
2. List the places you will be able to find these resources.
3. What sort of things have you done so far to accomplish your goal?

NINTH GRADE SOCIAL STUDIES APPENDIX

REQUEST TO MEET WITH CITY COUNCIL

This form should be filled out at least three days before you want to meet with the council. The council is usually available during middle homeroom in the IMC and the meetings will be held then unless specially arranged.

Turn this form in to the mayor.

Name: Last First Homeroom

Reason for meeting:

Date meeting wanted:

I understand that notice will be sent to my homeroom as to whether my meeting request has been approved.

Signature

NINTH GRADE SOCIAL STUDIES APPENDIX

FINAL REPORT

Name: Last First

Date

Section

Problem Area

Goal

Method of Accomplishing Goal

1. Explain what exactly you did to accomplish your goal.
2. Were you successful? Why?
3. What problems did you have?
4. What was the most important thing you learned during this unit?
5. What would you like to have known more about?

NINTH GRADE SOCIAL STUDIES APPENDIX

23. SOCIAL LEGISLATION PROPOSAL

Title of proposed legislation:

Group(s) legislation would directly affect:

Description of legislation:

Group(s) which would be directly responsible for the implementation of this proposal:

Advantages of this proposal:

Disadvantages of this proposal:

Cost of the above legislation:

Type of financing for the above legislation:

Name of Proposal Developer _____

NINTH GRADE SOCIAL STUDIES APPENDIX

Signatures of proposal supporters who would be willing to speak in favor of this idea to the city council and/or the large group "Town Meeting."

This image shows a single page of white paper with horizontal blue or grey ruling lines. The lines are evenly spaced and run across the width of the page. There are approximately 20 lines visible. The paper appears slightly aged or off-white. There is no handwriting or printed text on the page.

24. BANKING

Purpose of Banks

The major functions of a bank are to hold savings, make loans, and serve as financial exchange agents. The bank is the place where people deposit money, get loans, and conduct most of their financial transactions. It is an essential institution in the process of exchange. Without it our industrial system could not have been developed. Without it the wheels of our business system would grind to a standstill. To a consumer the bank may only be a place where he deposits his weekly savings or withdraws some money for a new vacuum cleaner, but to businessmen it is the life blood of industrial activity.

History of Banks

In ancient times, when banks did not exist, people hid their money behind a loose stone in the fireplace, under a floorboard, or in a hole in the ground. Later, people gave their money to reliable men to keep in a strongbox. For this service they paid a certain fee. Merchants or businessmen who wanted to borrow money would apply to wealthy men who would make loans and charge a specified rate of interest. Moneylenders who provided loans charged high interest rates because of the great risks involved. They finally organized regular businesses, called banks. Today almost all bankers must get a charter from the government before they can open a bank. Banks holding charters from state governments are called state banks. Those holding federal charters are called national banks. Both of these are privately owned.

Commercial Banks

By far the largest number of financial institutions are commercial banks. These are almost always found in business districts because they serve the needs of industry. Commercial banks receive deposits from businessmen who in turn issue checks to pay their bills. Because the money is deposited on one day and may be withdrawn five minutes later when a check is cashed, commercial banks pay no interest. In fact, these banks may require the payment of a service charge if too many checks are issued or if a minimum balance is not maintained in the account.

Many people not in business like to pay their bills by check, but they do not have enough money to maintain a minimum balance. For these people, many commercial banks arrange to charge a small fee, usually ten cents, for each check issued to cover the cost of bookkeeping and to provide a small profit for the bank.

Commercial banks earn money for their expenses by investing some of their deposits and by making short-term loans. For example, if a manufacturer of shoes should discover that he has received large orders but does not have enough money to buy additional leather and hire more workers, he may go to a commercial bank, show his orders, leave some security, sign a promissory note, and get a short-term loan to buy what he needs. Incidentally, the bank deducts its interest charge from the loan immediately. This is called discounting the note. Thus, if the manufacturer asks for a loan of \$1,000 for two months and is to pay 6 percent interest, he gets only \$990 ($\$1,000 \times .06 \times 2/12 = \$10$). The short-term loan

NINTH GRADE SOCIAL STUDIES APPENDIX

is usually repaid in 30, 60, or 90 days when the completed shoes are delivered, payment is made to the manufacturer, and he makes his payment to the bank. Farmers, in particular, need such loans to buy seed, machinery, and to feed their families until the crops are harvested and sold. In each case when a loan is made, the borrower must pledge some security.

You may wonder why people ask for loans when they have the security. Why not sell the security and thus get the needed money without going to a bank? If you were a businessman, would you sell your stocks and bonds to get the needed money? Isn't it much simpler to deposit the securities with the bank, get the loan, repay it in a few weeks, and then get back the securities? Of course, it's simpler, more convenient, more efficient, and more profitable to both the borrower and the bank. For the convenience of their customers, some commercial banks also have a savings account department.

Functions of Banks

1. As we have indicated, banks perform a variety of services for the public. Banks accept deposits. Anyone may deposit money in a bank either for safekeeping or as a basis for issuing checks. Money placed in a savings bank is usually called a time deposit because it is kept there for a long period of time. Although savings banks pay out money when you ask for it, they may insist that you wait thirty days. Money placed in a checking account is called a demand deposit because it can be withdrawn at any time by issuing a check. For this reason no interest is paid on demand deposits.
2. Banks make loans. Any person who can provide adequate security can ask for a loan from a bank. In most instances the borrower receives the loan minus the interest which is deducted immediately. This is known as a discount. For example, a borrower who wants \$100 for one year will receive only \$94 if his note is discounted. Six dollars is deducted immediately as interest. In some cases, however, the borrower repays the loan and interest at the end of the loan period.
3. Banks collect money. A businessman of a large organization is usually paid by checks sent through the mail. He or his clerk deposits these checks in his bank which in turn takes them to the clearing house or a Federal Reserve Bank. Here they are picked up by the bank named on the check. By this procedure the businessman has his money collected by his bank and credited to his account, so that he in turn may pay bills by means of checks.

The Clearing House

Ask your parents to show you a real check. Notice that the name of the bank is printed in large letters. Two other names appear on the check: the name of the person to whom it is given (payee) and the name of the person who gives it (maker). When you receive a check, you know that the signer (maker) of the check has an account in the bank whose name is printed on the face. You can take the check directly to that bank and get the cash. But businessmen who get dozens, even hundreds of checks daily, do not have the time to visit the various banks for their money. Some of the banks may be in other cities thousands of miles away.

NINTH GRADE SOCIAL STUDIES APPENDIX

Businessmen deposit all these checks in their own bank. As we have already indicated, this bank then collects the money for the depositor. This is done through a clearing house or a Federal Reserve Bank. All banks in the same city send their checks to a central building called a clearing house. Here, under one roof, bank clerks exchange checks and determine how much each bank owes the other.

Since each bank keeps a sum of money on deposit in the clearing house, actual money is rarely transferred. Practically the entire transaction is accomplished by bookkeeping records. The same clearing house function is also performed by Federal Reserve Banks. Since there are no privately owned clearing houses to exchange checks between different cities, all inter-city checks must be cleared through the Federal Reserve Banks. An Interdistrict Settlement Fund made up of deposits by Federal Reserve Banks is maintained in Washington, D.C., to settle balances. Here, again, money is rarely transferred since the entire procedure is accomplished through bookkeeping records.

NINTH GRADE SOCIAL STUDIES APPENDIX

25. JOB APPLICATION

Name of Company _____

First Name	Middle	Last	Social Security No.	Date
Present Address: Street			City	State Phone No.
Perm. Address: Street			City	State Phone No.
Height	Weight	☐ Single ☐ Married	☐ Divorced ☐ Separated	☐ Widowed

List Spouse and Children			
Name	Relationship	Name	Relationship

Describe Any Serious Illness or Physical Handicap _____

Have You Ever Been Arrested?	If Yes, Explain Fully
☐ Yes ☐ No	

Friends or Relatives Employed by Our Company:			
Name	Relationship	Name	Relationship

Circle Highest Grade Completed in Each School Category:															
Grade School				High School				College				Graduate School			
5	6	7	8	9	10	11	12	1	2	3	4	1	2	3	4
Name and Location of Grade School								Name and Location of High School				Year Grad.			
Name and Location of College												Mo./Yr. Grad.			

Other Education _____

Preferred High School Subjects _____

High School/College Honors and Extra-curricular Activities: _____

Machine Experience or Training:							
☐ Typewriter	☐ Adding Machine	☐ Calculator	☐ Billing Machine	☐ FBX Board			
☐ Dictaphone	☐ Posting Machine	☐ Duplicator	☐ Mimeograph	☐ Tab. Equip.			
Typing Speed	Shorthand	Speed	Other Machines or Experience				
☐ Yes ☐ No							

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Position Desired _____ Wage or Salary Expected _____

Type of Employment _____ Date Available for Employment _____
 ___ Permanent ___ Temporary

Other Positions for Which You Are Qualified _____

Draft Status _____ Date Entered _____ Date Discharged _____ Branch _____

Service Schooling _____

List Present or Last Position First

Company Name	Dates	Nature of Duties	Salary	Reason for
Address	Start		Start	Leaving
			\$	
Supervisor	End		End	
			\$	

Company Name	Dates	Nature of Duties	Salary	Reason for
Address	Start		Start	Leaving
			\$	
Supervisor	End		End	
			\$	

Were You Ever Discharged or Asked to Resign _____ If Yes, Explain
 from Previous Employment? ___ Yes ___ No

List Names of Two Personal References Other Than Relatives or Former Employers:

Name	Address	Occupation	Yrs. Known

Do Not Write Below This Line

Interviewer's Comments: _____

___ Accepted Job Title _____ Days Working M T W Th F Sat Sun

___ Rejected Starting Salary _____ Hours Working _____

Interviewer's Signature _____

26. TOO MANY U.S. WORKERS NO LONGER GIVE A DAMN

In assessing America's faltering competitive stance in the world, one disturbing conclusion stands out: a prime reason for the U.S. troubles is that all too many American workers—particularly young ones, who are supposed to be bubbling with energy and ambition—no longer give a damn. Whether they are overworked or overprivileged, pampered or oppressed, dehumanized by the demands of their jobs or just plain bored—whatever the reason—the evidence is strong that the traditional work ethic of the U.S. is showing signs of senility.

This worker malaise has resulted in absenteeism rates as high as 20 per cent on Fridays and Mondays in some automobile plants, forcing management to rustle up part-time student help to keep the assembly lines going. Quality suffers and costs soar with inexperienced help—or due to outright sabotage by angry workers. Blue-collar workers are not the only ones affected; as just one example, until it took steps to correct the situation, McDonald Corp., the Chicago-based fast-food outfit, was experiencing a 100 per cent turnover in its office force every two years.

Dropouts: The problem traces to two main factors: a younger work force—25 per cent of which is under 25 years old—and the nature of work itself in a highly industrialized society. "It's mainly a problem of this younger worker," said Benjamin Aaron, director of the Institute of Industrial Relations at UCLA. "He doesn't want to work to get ahead; he wants to work to get enough money for a while and then he wants to drop out." Or, as Jerry Wurf, president of the American Federation of State, County and Municipal Employees, put it: "The Depression is something they learned about in a history class."

Once on the job, workers all too often find that, however good their wages and working conditions, work is a totally unsatisfying experience. "People my age don't take much pride in this work," says Victoria Bowker, a 27-year-old blueprinter at Lockheed Aircraft. "In the old days, you used to start a job and you used to finish it. Now things have become so diversified you can't see your product; you start something and it goes through 50 million other hands before it's completed." Mike Eckert, a longtime Lockheed employee twice

Miss Bowker's age, agrees that things have changed. "Today's management doesn't have any compassion for the person that's down the line," he says. "They treat you like a machine... and you can't treat human nature that way." And when a worker begins feeling like a machine, he'll probably resort to one of two alternatives: gold-brick, or start looking for another job. "I'll tell you how attitudes are," UAW vice president Ken Bannon summed up last week. "You will find people who say they would rather work in cleanup and take a cut of 15 cents an hour than work the assembly line. At least on cleanup you have the choice of sweeping the pile in the corner or sweeping the pile by the post."



Alan Dunn: © 1988 The New Yorker Magazine, Inc.

Your office won't take 'the general malaise' as an excuse

College students rarely face such unpleasant alternatives—and yet many of them, too, are thumbing their noses at traditional work values. "You talk to almost any graduating senior in college today, and one of the first things he says to you is that he doesn't want any of those 9-to-5 jobs," says UCLA's Aaron. "They're not afraid to work; if they get enthusiastic about something they'll work like hell. But there's this feeling that the old way just isn't the best way any more." "There is no nationwide pattern on campus," according to Richard Gummere, a Columbia University counselor. "There are as many conventional middle-class types who are just as interested in upward mobility as there were ten, 50 or 100 years ago. It's simply more fashionable to challenge it today." But a survey for the John D. Rockefeller 3rd Foundation recently turned up the fact that only 39 per cent of a national sampling of students believe that "hard work will always pay off," com-

pared with 69 per cent who felt that way just four years ago. Moreover, only 36 per cent of the students said they wouldn't mind being bossed around on the job; in 1968, 56 per cent said they were willing to submit to authority.

What's to be done? "I think the key is involvement in work," says Arnold Judson, an organizational behavior specialist with Arthur D. Little, Inc. "This ranges from keeping the worker informed of what's going on to actual participation in decision making. It's a lot of crap to say that workers are slothful and indifferent today. It's just the opposite; they want to do satisfying work. Why otherwise would you see people going into craftwork and learning skills that involve pride in workmanship?"

Blues Beaters: But such an approach cannot be the whole answer in mass-production industries where, after all, it is impossible to stay competitive without mass-production methods. Yet even here efforts are being made to wipe out the blue-collar blues. Ford Motor, for example, is experimenting with a "team" approach to building some auto components with workers moving along the line and handling the project from start to finish. Chrysler Corp. has a similar job-enrichment program under way. Workers in one plant were allowed to run their own department while the foreman was on vacation; at another location workers

themselves test-drove cars they had built. In the white-collar area, Chicago's McDonald Corp. has sharply slashed its turnover rate since moving into its ultramodern new headquarters in Oak Brook, Ill., which features such fringe comforts as a "think tank" where harassed executives (or their secretaries) can take time off the job to relax on 700-gallon water beds.

Such innovations are difficult to make, if only because managers hate to give up the illusion that they control the workers under them. But as General Motors learned in its automated plant at Lordstown, Ohio, the benefits of efficiency can vanish quickly in strike losses when the workers are unhappy. "In terms of international competition," sums up U.S. Labor Department manpower-expert Neal Herick, "we've ridden technology as far as it will carry us. Now we need to apply some more human methods of management if we are to improve our productivity."

NINTH GRADE SOCIAL STUDIES APPENDIX

27. MONTHLY BUDGET SHEET

Name _____

Section _____

Source

Monthly Salary	\$ _____	_____
	\$ _____	_____
Profits and Commissions	\$ _____	_____
Spouse's Income ($\frac{1}{2}$ of individual's monthly salary)	\$ _____	_____
Total Monthly Income	\$ _____	

PERSONALS	Monthly Income	
	$\frac{X}{\%}$	=
	Total Spent on Personals	\$ _____

INSURANCE	Monthly Income	
	$\frac{X}{\%}$	=
	Total Spent on Insurance	\$ _____

MEDICAL	Monthly Income	
	$\frac{X}{\%}$	=
	Total Spent on Medical	\$ _____

TAXES	Monthly Income	
	$\frac{X}{\%}$	=
	Total Spent on Taxes	\$ _____

CLOTHING	Monthly Income	
	$\frac{X}{\%}$	=
	Total Spent on Clothing	\$ _____

FOOD	Monthly Income	
	$\frac{X}{\%}$	=
	Total Spent on Food	\$ _____

RECREATION AND EDUCATION	Monthly Income	
	$\frac{X}{\%}$	=
	Total Spent on R and E	\$ _____

Total Costs from Above	\$ _____
------------------------	----------

NINTH GRADE SOCIAL STUDIES APPENDIX

TRANSPORTATION, SAVINGS AND INVESTMENT, AND HOUSING

To find the amount of money you have left for Transportation, Savings and Investment, and Housing, multiply your monthly income by the proper percent.

Monthly Income

X %

Amount for Transportation, Savings and Investments, Housing I. _____

You may divide this money between the three categories any way you desire.

My house payment

or

rent is (per month)

(Include monthly Land payment)

II. \$ _____

My transportation costs are: \$ _____ car payment
* \$ _____ motorcycle or
 bicycle payment
\$ _____ gas and maintenance

Total Transportation Costs III. \$ _____

*You will be unable to use this mode of transportation from November through March. You should save an extra \$20 a month for transportation costs during the winter.

Add House Payment (II) and Total Transportation Costs (III).

Subtract this figure from Transportation, Savings and Investment, Housing (I).

This is the amount you have left over for Savings and Investment.

I. Amount for Transportation, Savings and Investment, and Housing

MINUS II. Housing + III Transportation Costs _____

Amount left over for Savings and Investments

NINTH GRADE SOCIAL STUDIES APPENDIX

28. GUIDELINE EXPENSES FOR A FAMILY OF FOUR (BY PERCENT OF INCOME)

	0-249	250-333	334-416	417-499	500-624	625-833	834-1249	1250-1499	1500
Monthly Income	\$	3,000 -	4,000 -	5,000 -	6,000 -	7,500 -	10,000 -	15,000 -	18,000
Yearly Income	\$	yr.	yr.	yr.	yr.	yr.	yr.	yr.	yr.
Misc. and Personals	2	2	2	2	2	2	2	2	2
Insurance	0	0	2	2	3	3	2	2	2
Medical (Including Insurance)	5	5	5	5	5	4	4	3	3
Taxes after Deductions	0	7	11	15	18	20	22	24	26
Clothing (Includes Cleaning and Upkeep)	9	9*	9	9*	9	9*	10*	9	9
Food (Including Restaurants)	32	25*	24	22*	21	20*	18*	16	14
Recreation and Education	5	5*	5	5*	5	5*	6*	6	6
	53	53	58	60	63	63	64	62	62

After you have deducted for the above expenses you have the following percent of your income left for the below categories:

Transportation									
Savings and Investments	47	47	42	40	37	37	36	38	38
Housing									

NINTH GRADE SOCIAL STUDIES APPENDIX

29. BUDGET BUSTERS

BUDGET BUSTER

Your prayers have been answered. You are about to become a new parent. Added costs of the pregnancy will add \$25 to your budget each month.

BUDGET BUSTER

Unexpected medical expense cost you \$45 extra this month.

BUDGET BUSTER

A heavy windstorm has blown many shingles off the roof of your house. A new roof will cost you \$1,800.
(Home Owners only)

BUDGET BUSTER

You must buy license plates this month. Budget an extra \$30 for each car, \$10 for each motorcycle, and \$70 for each trailer home.

BUDGET BUSTER

A grease fire in your kitchen necessitates extensive remodeling and property replacement. The cost is \$700.

BUDGET BUSTER

This month marks a special anniversary for your parents. You will give a large family get-together. Budget an extra \$60 for this miscellaneous expense.

BUDGET BUSTER

Your automobile has been involved in a freak accident. Your auto insurance company does not wish to pay for repairs. You hire a lawyer, but until the case is settled, you must find \$510 for auto repairs
(Car Owners only)

BUDGET BUSTER

The city plans to put curb and gutter by your house. You must find \$1,500.
(Home Owners, Townhouse Owners, and Land Owner)

BUDGET BUSTER

You must attend a formal wedding this month. Budget an extra \$120 for a new suit/dress and coat.

BUDGET BUSTER

You left your car unlocked at the shopping center and \$80 worth of new clothing was stolen. You must have the new clothes, so budget an additional \$80 for clothing this month.

BUDGET BUSTER

Your car's transmission is not working properly. Repairs will cost you \$125.
(Car Owners only)

BUDGET BUSTER

The Internal Revenue Service has found some mathematical errors in your income tax returns for the last two years. You owe the federal government an additional \$112 in back taxes.

NINTH GRADE ENGLISH-SPEECH

The English component of the community involvement program encompasses two main areas of responsibility. First, the students individually examine their role, lifestyle, values, and self as these relate to being a member of the community. And secondly, the individual explores the impact and the influence of the newspaper as an institution within the community which knits people together into a functioning group.

In speech, students will be dealing with the television and radio as communications media which affect the functioning of the community. In addition, speech will emphasize interpersonal communication as a means of reducing stress and conflict situations. Students will also examine their own values structure and its effect on their lifestyle.

The activities included in this unit are designed as sample activities to spur teacher innovation and implementation. Some activities tie directly and sequentially to others in different disciplines as outlined elsewhere in the unit, while many can be used and/or modified as single concept activities.

Specific Concepts

- Communication
- Mechanics of communication
- Need for communication in daily life and business affairs
- Identity
- Role playing
- Discussion
- Humanization
- Interdependence
- Values
- Decision making
- Lifestyle
- Media
- Dealing with stress

Classroom Objectives

Content:

The student will become aware of the following generalizations through various classroom activities:

- Personal values and goals affect the direction of careers and choices of lifestyles.

Change can be effected within a community through use of the media.

People's spending habits can be altered through advertising.

The quality and cohesiveness of a community is maintained in part by the communication media.

Complex urban life with all the attendant social, economic, and political decisions mandates effective person communications skills.

Dealing with stress and conflict is a necessary part of modern urban life.

NINTH GRADE ENGLISH-SPEECH

Skill

The student is able to identify and discuss personal values and interests which affect behavior and relationships to community institutions.
The student is able to manipulate communication skills and persuasive techniques in a variety of media (TV, newspaper, radio, billboards).
The student is able to recognize a variety of marketing strategies and manipulate them for a specific purpose within a medium.
The student is able to develop more effective listening, observing, reading, and discussion skills.
The student is able to identify various lifestyles and analyze their contribution to the individual and the community.
The student is able to develop realistic goals for group activity.
The student will accurately prepare a job application form and the interview for the job within the simulated community.

Attitude

The student develops a positive self image.
The student empathizes with others.
The student views self as a worthy person.
The student becomes curious about personal and social data.
The student sees school as a place for self development
The student remains skeptical of conventional truths.
The student sees the importance of examining, identifying, and clarifying the student's own values and working out a consistent value system.
The student views himself as an effective communicator within groups and the community.
The student accepts the importance of oral and written communication techniques as used by the media.
The student develops a critical attitude toward advertising.
The student realizes that stresses and conflicts are a part of normal life.

ENGLISH ACTIVITIES

Activity I Community Simulation Vocabulary

Throughout the community simulation unit, many key words and terms will be used repeatedly. In order to minimize confusion and misunderstanding the following list of words can be used for vocabulary building and spelling proficiency.

- | | | | |
|---------------|---------------|-----------------|-------------------|
| 1. career | 10. economics | 19. advertising | 28. petition |
| 2. leisure | 11. budget | 20. marketing | 29. zoning |
| 3. lifestyle | 12. interest | 21. consumer | 30. mortgage |
| 4. values | 13. credit | 22. producer | 31. aesthetics |
| 5. interests | 14. loan | 23. community | 32. preservatives |
| 6. personnel | 15. contract | 24. income | 33. stress |
| 7. media | 16. title | 25. taxes | 34. conflict |
| 8. education | 17. deed | 26. insurance | 35. simulation |
| 9. experience | 18. abstract | 27. employment | |

NINTH GRADE ENGLISH-SPEECH

This list is not exhaustive and as the students become further involved in the simulation, other groups of words may be added as needed.

When looking up meanings for these terms, choose those which pertain primarily to their use in the community simulation.

Activity II Create a Past History

This activity follows directly the identity drawing held in social studies. In that activity, each student drew four cards which by chance defined four variables of his or her new identity. These are age, level of education, marital status, and number of children. No matter what variables are chosen, each person is assumed to be the bread winner of the family. While these factors are important in defining one's identity, it is by no means complete. In order to use this identity throughout the community simulation a more complete picture of the individual is needed. The student's imagination and personal values are needed to fill in the blank spaces.

1. Have each student list the four identity variables at the top of the page.
2. Write a past history about this new identity. Include as many specific details and events as possible to show what kind of person you are, your lifestyle, how you got where you are now, where you are headed. Be sure to include specific educational background and past work experiences. Make it sound as realistic as possible because you will be living with the new "you" for the next several weeks during the community simulation.

Activity III The Power of the Pen

People are becoming much more aware of the need to make their views and wants known in the public sphere. The letter can be an effective tool for initiating change in the community or government. In addition, the individual gains a feeling of being "heard" and the feeling of helplessness can be diminished. In other words, personal efficacy is fostered.

1. Have each student choose an issue in which he or she has interest. The issue can be from real current and community events or one raised by the community simulation. The former choice can be addressed to real political or public figures and letters to the editor columns. The latter can be addressed to the letters to the editor column in the student newspaper serving the simulated community.
2. Each student should draft a letter outlining his or her opinions and possible solutions. Care should be taken in stating facts and opinions clearly and being as persuasive as possible in promoting a solution.
3. Those students who chose to write about real issues may wish to submit their letters and responses, if any, to the student newspaper.

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Activity IV A Day in the Life of ????

Now that the students have nearly completed the community simulation, they have functioned for several weeks with the identity they assumed in English Activity I. Earlier in the "Create a Past History" activity they described who they were and how they became that identity. Now they are to look at how that identity developed and functioned within the community simulation. This would be accomplished by the student writing what a typical day in the life of his or her identity was like.

1. Using the diary or journal format, have each student outline the typical events which would occur during a day within the community simulation context. Be sure to include all social, political, and economic decisions and events as these relate to the individual.
2. Describe the kind of lifestyle and leisure-time activities which have evolved from the values and goals stated in the past history activity.
3. Note any changes of the identity in economic status, personal growth, and values which have occurred as a result of being in the community simulation.

Activity V Let the Presses Roll

The primary responsibility for understanding the newspaper as a medium of mass communication belongs in the English classroom. The end product of this student awareness and knowledge of the functions of newspaper journalism will be the actual publishing of several issues of a newspaper serving the community being simulated. This is a complex product and needs cooperation and coordination between individuals and groups of students. In order to prepare the students for publishing a newspaper, they must know how one is organized and operated.

- Part I.
1. Supply students with copies of community and metropolitan newspapers.
 2. Have them list the kinds of departments and thematic sections of the newspaper.
 3. Have them examine how each department is laid out and what kinds of information and articles appear there. Also, have them note what styles of writing are used.
 4. Point out the amount and kinds of advertising which in each issue. What functions does advertising serve for the sponsor, the reading public, and the newspapers?

- Part II.
1. Utilize outside resource people to talk about their roles and methods in publishing a newspaper. Some examples of resource people are editors, columnists, reporters, photographers, and printers.
 2. Have students determine which departments and sections are needed for the community their newspaper will be servicing.
 3. Divide students by student interest area into groups which will be responsible for a particular department or section of the newspaper.

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Note: Economic and business development procedures will be covered in social studies so these do not need emphasizing here. Advertising layouts could be developed in art. Business floor plans could be done in industrial arts. Actual publishing could be done in the graphics class. Be sure to contact those teachers in other disciplines to coordinate timing, planning, and grading.

Part III. Since six to eight weeks will be needed for the actual functioning of the community simulation, plan on publishing the paper on a weekly or bi-monthly basis. This will allow for continuity in news stories about the community and development of advertising campaigns and want ad services.

Activity VI Legal Language and Business Contracts

During the community simulation, each participant will come in contact with a variety of legal forms and business contracts. Below is a partial list of the kinds of forms that will be encountered.

deeds	insurance policies
purchase agreement	legal receipt
lease agreement	business contract
land abstract	loan form
tax statements	financial report
government proposal	job application
investment prospectus	

These documents cover a broad range of personal and community business and activity. In order to function effectively, students will need a basic understanding of how these forms are used and what information is given.

1. The student should obtain samples of the above forms from his social studies teacher. Teachers should have transparencies made of each form.
2. Divide students into groups of two or three and give each group a transparency of the form that group will be working with. Each group should give a presentation to the class on how the form is used.
3. The students should interview people in the community who are knowledgeable in the use of that form, and consult their parents for their experiences so they can develop a factual basis for their presentation.
4. Using the transparency in the presentation, have each group point out the purpose of the form; how parties involved are identified; where the date is recorded; what legal descriptions are needed of products, land, and services; and what any legal terms mean.
5. Students who are observing should fill in their copy of the form as the group explains it in the presentation.

The teacher should emphasize that the students will be using most of these forms at some point during the community simulation and should keep their packets as resource material.

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Activity VII "...And Now a Word from Our Sponsors."

It's virtually impossible for a person to go through a day without someone trying to get him or her to buy some product or service. That's a fact of modern day advertising life. Newspapers, television, radio, billboards, bumperstickers, magazines, direct mail ads, even sky-writing airplanes are out there hustling the consumer for the money in his or her pocket or a piece of his/her credit rating.

Most students are aware of many of these attempts to control their buying power, but the ad men are getting more subtle and sophisticated. As consumers and as participants in a community simulation, students' awareness and ability to manipulate these strategies needs to be increased. Below is a list of advertising strategies used in current marketing and advertising campaigns.

1. **Appeals to Authority:** A well-known figure in a field related to a product endorses the product. Example: Famous race car driver uses Super Strato Streak Tires on his own car.
2. **Appeal by a Famous Personality:** A celebrity sells a product without any expert knowledge of it. Example: A superstar basketball player says that the phone company really does a good job for you in your communications needs.
3. **The "Scientific" Test:** Demonstrations or reports on product-tests are used to prove the product's effectiveness. Example: The aspirin companies' plethora of tests and surveys show that their aspirins are better than any others.
4. **Appeals to Reason:** The seller convinces the consumer that to buy that product is logical, economical, and practical. Example: "Buy this TV set now at 1974 prices with the styling and features which won't be out of date for years!"
5. **Appeals to Emotion:** Buying habits can be manipulated by catering to the consumers' attitudes about and desires for money, acceptance by groups and individuals, sex, and success. Example: "Brush with Super Sparkle toothpaste and you'll have 23 percent more friends!"
6. **Identity Association:** Perhaps one of the most subtle techniques is to use in ads and commercials characters who look, act, and sound like an ideal person. The kind of person the consumer wants to be. Example: Many cigarette companies create a whole image and lifestyle in an ad campaign like the Maroboro man or the Virginia Slims woman.
7. **Ads As Entertainment:** Ads which present a short story or entertaining incident not related to the product are hoping to promote their product by creating good associations or memorable humor. Example: Charlie in the Minnesota Federal ad.

Procedure: Classroom options

1. Divide bulletin board space into seven categories and label them with the advertising strategies mentioned above. Students should bring in newspaper and magazine ads and staple them under the appropriate category. Note: Some ads use more than one approach and could fit in two or three places.

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2. TV stations frequently destroy 16mm footage of commercials which have been run and are no longer used. Contact the station to get footage of several commercials and run them in class. Have the students consider each commercial to see which strategy or strategies are used.
3. Have the students develop magazine and newspaper ad layouts using these strategies. This practice will be useful when the community simulation newspaper is begun and ads will be needed.
4. Students can create 30-second and one-minute radio advertising spots and record them on tape. These ads can be played back to the whole class and the strategies can be discussed.

Activity VIII Using Applications

Get application blanks from companies in your area and have a sufficient number duplicated.

Preparation: Before starting the unit you will want to know how many companies you are going to use for each class.

1. Divide the number of students in the class by four. For a class of 28 to 31, use seven companies; from 32 to 35, use eight companies.
2. Figure how many copies of each will allow each student to fill out five applications. For a class of 30, $30 \times 5 = 150$ total copies. 150 copies divided by eight companies equal 18 copies of two companies, or 19 copies of six companies, for a total of 150 copies.

Procedure:

1. Make out suggested jobs for the application you have. Example: Supermarket, Cashier, Stock boy, or Carry-out person.
2. Have each student fill out the application form for a job in five different companies.
3. Divide the class into groups of four, one group for each company you have used.
4. Give each student in the group a managerial job to fit the needs of that company. Example: Red Owl - Store manager, Personnel manager, Department manager, and one floater who can take over for any of the others.
5. Give each student a "Job Description" sheet (Appendix item 1) for him to fill in. This may be taken home and discussed with others who are more aware of what these jobs entail.
6. When working in organized groups, give the groups time to discuss their responsibilities and decide what they want in their applicants; make out questions they want to ask to bring out such characteristics as personality, willingness to work, dependability, etc.
7. Give each group the application made to their company. Let them study and decide which applicants they want to interview.
8. Each group should write an evaluation of each application on the application form to go back to the applicant.
9. Let each group interview its applicants and hire the one they feel best suited. (Floater takes over for any member of the group being interviewed.)

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10. Discuss why applications were accepted or rejected.
11. As a test, have each student fill out another application and grade on readability, completeness, and correct form.

SPEECH ACTIVITIES

Activity I Knowing Myself

Many students feel left out. They don't feel important either at home or at school. They are unaware of themselves, their values, and their feelings. This set of activities is designed to help students see the things they like and don't like about themselves. It is also designed to help students see themselves as others see them. Hopefully, students will learn how to talk about their feelings and listen to others.

PART I: Who Am I and How Do I See Myself?

1. Students will receive a list of words and phrases that describe people. If the word describes the student as he is most of the time, he checks it. If it does not, or he does not understand the term, he does not check it. (See Appendix item 2.)
2. Students will fill out a work sheet discussing their histories. This will be discussed in a small group. (See Appendix item 3.)
3. Students will list sayings that they remember their families using repeatedly. For example: "little girls should be seen and not heard." They will sit in a circle and read the sayings aloud and discuss them.
4. Students will write and receive telegrams. Each word costs one cent. Each student has \$1. Students keep track of their spending. They send as many or as few or as often as the student likes. The students write each message on the card. They deliver cards personally. Discuss the activity in terms of number of messages, length of message, conciseness, and feelings versus small talk.
5. Students use a mirror to look at half of their face. They jot down their features, expressions, etc. They share reactions. They look at the other side. Are different features and traits evident? Share reactions. As students describe themselves physically, they will give clues as to how they feel about themselves: "I have an ugly face" usually means I don't like my physical appearance. Through this activity the teacher can help the students to become more aware of how they feel about themselves.
6. Students receive a list of partially completed phrases. They finish the sentence with their first reaction. After completing the incomplete sentences, students will choose those sentences they wish to share with others and will read them aloud and discuss them. Students only share what they want to share. (See Appendix item 4.)
7. Imagine you have one hour of life left and you can spend it with whomever and wherever you wish. Whom would you spend it with? How and where would you spend it. Does this person know you feel this way?

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PART II: How Do Others See Me?

1. The Image I Give: Talk about how we give non-verbal messages to others, by our posture, facial expression, gestures, and tone of voice. Does each student know his/her image? Each student should ask at least five other people how they are visualized as a(n):

color	animal
country	part of body
kind of food	article of clothing
music	type of literature
famous person	piece of furniture
kind of weather	

After the student gathers his data, he studies it. Then if the person asking the questions wishes, he may ask his five people why they answered as they did. This is not mandatory. Do this after they have answered so as not to influence their answers. Then consider these

How do others see you?

What messages do you send to others to cause them to see you this way?

Are these messages come-ons or put-offs or put-downs?

Are you different with different people in other places?

Do you like the messages you send?

2. An Activity To Find Out How Others See Me

Do not put your name on the paper.

In the upper left corner, write three values that are most important to you.

In the lower left corner write three people that are most important to you. (relationships)

In the upper right corner write three goals that are most important to you.

In the lower right corner write three things you would like people to say to you.

Collect all papers. Mix them up and pass them around. Discuss these papers at random. What kind of expectations could this person have? Would this person be similar or dissimilar to you? Is this person really aware of himself? Discuss.

Activity II How To Deal with Stressful Situations

Most people are unprepared to deal with crisis situations (either their own or other's). This particular unit, "How To Deal With Stressful Situations," will attempt to acquaint the student with the nature of various stresses and equip him with tools to help him deal with them. He will be made aware that stressful situations are universal in nature. The student will also become aware of a number of helpful social agencies and self-help techniques. The following stresses will be discussed in this unit: death, divorce, and alcoholic parent (in depth); moving away, overweight, long term illness, disability, loss of income, and failure in school (general discussion).

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A general discussion of these stresses should consider some of the following ideas: What are some of our reactions to these stresses? (Deny existence of the problem, project the problem to someone else, try to cope with the problem, and rationalize the problem.) How do we cope with stresses? (Talk to ourselves, stay busy, self discipline, mind over matter.) What are some of the outside resources available to us in coping with a problem? (Friends, psychiatrist, priest, minister, rabbi, or group counseling.) If we can't face reality, what sometimes happens? (Use of drugs, alcohol, commit suicide.) After this general discussion, each specific stress will be dealt with individually.

PART I: Death

1. Discuss death from two perspectives--our dying and someone else's dying. What stages does the dying person go through and how does he feel in each stage. When someone close to us is dying, how do we feel?
2. Bring in a speaker (a pediatrician if possible) to talk about how a doctor deal with death. What has he learned about people's reactions to death and the stages they go through? How does he tell someone they are dying?
3. Bring in a panel of people who have been exposed to death (a widow, an adult who has lost a parent, a student who has lost a close relative) and have them discuss their reactions to this death (how did it change their lives, how did it affect them then and now?)
4. Bring in videotapes of interviews with terminal patients. Most universities have access to such tapes.
5. Role play a situation that involves a reaction to death. Example: I am one of your best friends. Several days ago my Mom died. You could: come over to see me, call me on the phone, write me a letter, not do anything. (Discuss each of these options and role play them, actually writing the letter.) Following the role playing, discuss the advantages and disadvantages of each option.
6. Discuss the pattern we follow after a person dies (funerals, wakes, sending flowers, gift to charity, donate organs, donate body to science). Have a panel present information on each of these options.
7. Discuss reading from the following literature on death: Widow by Lynn Caine. (See Appendix item 5).
8. Interview, using a cassette recorder, various people's reactions to dying. "How do you feel about dying?" Play the tape and use it to initiate discussion about how the students look on their own death.

PART II: Divorce/Separation of Parents

1. Have a general discussion on why people separate or get a divorce. What makes a divorce stressful on the parent or on the kids?
2. Bring in a speaker who has been separated/divorced. How do they feel about: the legal process in getting a divorce, changes in their lifestyles, having more time alone?
3. Have a student panel on divorce (kids whose parents have been divorced). How has this effected them? What good/bad family developments?
4. Role play: parent telling kid Mom and Dad are getting divorced. How does the parent feel? How does the kid feel?

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PART III: Having An Alcoholic Parent

1. Have a general discussion on what alcoholism is. Why does someone become an alcoholic? How does an alcoholic parent affect the other family members? How can other family members deal with an adult when he is drinking? What kinds of agencies are available to help (a) the alcoholic, (b) the other family members?
2. Bring in a speaker from Alcoholic Anonymous to give a perspective on being an alcoholic.
3. Bring in a speaker from Alanon to give a perspective on being in an alcoholic's family.
4. Roleplay a family member dealing with an alcoholic:
 - a. 10:30 a.m. Mother mixes a drink, the kid is angry, tells her she has a problem. She denies it.
 - b. A kid is with his friends and they rib him because his mother's always drunk. He defends her.

Similar activities and speakers may be used in discussing the other stress-full situations.

Activity III Alternative Lifestyles: Specifically, Alternative Mother/Father Roles

Students have a wide variety of home situations. The amount of time and the role that an individual parent or parents play in child rearing varies greatly from one home to another. In some homes a great deal of time is spent by both parents with the children as a family unit. In other homes, very little time is spent as a family. There are many family models other than the traditional two parent model that exist in the areas served by most schools. Students should be made aware of the various models that exist and the dynamic interrelationships that exist in each model and the options provided in each model for rearing children.

A. Discuss in detail the following options:

1. Alternative roles for a mother
 - a. Mother works full time
 - b. Mother works part-time / is home part-time
 - c. Mother has her job in a home environment
 - d. Mother is a homemaker (no specific outside job)
 - e. The mother is on welfare--no job

These roles may exist with or without the other parent.

2. In these instances the mother may make partial or total use of a number of outside resources to help her in rearing her children:
 - a. The father
 - b. Day care
 - c. Nursery
 - d. Live-in babysitter
 - e. Babysit at own home
 - f. Relatives care for kids (in mother's or relative's home)

3. Likewise new roles are developing for the father in regard to child rearing: Father rearing kids by himself:

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- a. He works full time
 - b. Live-in sitter
 - c. Relative in the home
4. If the mother is there, the father .
- a. Could be homemaker, mother works
 - b. Would share child rearing--work half a year and reverse the roles
 - c. Babysits part-time while the wife works
 - d. Is on welfare
- B. Have a diversified panel of mothers relate how they handle child rearing.
- C. A panel of men could discuss the desire to explore other than the traditional means of child rearing.
- D. Hold group discussions of kids relating the mother/father child rearing roles in their families.

Activity IV A Study of the Media

Most people are unaware of the immense impact the media has on our daily lives. This particular unit, "A Study of the Media," will attempt to acquaint the student with the positive and negative aspects of media, to help students discriminate in their viewing and listening habits, to help students realize that the media has an extensive impact on their lives, and to allow students the experience of seeing media in action and producing their own TV and radio stations.

PART I: Studying TV As a Communications Medium

1. Discuss why people watch TV (entertainment, education, news, escape). Discuss why people feel guilty about watching TV. Discuss the function TV plays as a sales force.
2. Students will receive a sheet which includes advertising slogans. These will omit the product names. Students will try to fill in the brand name for each slogan. Example: You can take ____ out of the country, but....; Once in the morning does it._____.
3. Discuss various techniques used in TV advertising (association, card-stacking, testimonial, band wagon, glittering generalities, plain folks). Pass around sample magazine ads and let the students match the ad to the technique. What human needs do ads appeal to? How are ads placed to achieve the greatest audience appeal?
4. Show a videotape of typical commercials. Stop after each commercial. Discuss: the advertising techniques used in the ad, what you most liked about the ad, what you most disliked about the ad. Which of your human needs did the ad appeal to?
5. Watch a daytime TV program in its entirety. Discuss the acting, the set, how much of the half-hour program was devoted to commercials, and how the ads were placed to appeal to a specific audience.

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6. Discuss some of the advantages and disadvantages of TV. Show TV cuts from shows like Jacques Costeau, the moon walk, and a documentary. Then show sections from shows that have poor acting or lots of violence (Days of Our Lives, Cannon). How do these shows demonstrate advantages and disadvantages of TV?
7. Students will put together a survey to find out their own TV viewing habits. This survey will also be given to any 10 other people the student chooses. The survey should point out how many hours per week are spent watching TV and what kinds of programs are viewed. The class will then discuss the surveys in general. What kinds of generalizations can be made about age groups, the most popular kinds of programs, etc.
8. Students will visit a nearby TV station to see how it operates and what kinds of jobs are created at a TV station.
9. Students will actually produce their own TV show. They will write, direct a script, and organize the commercials to be filmed. This can be in conjunction with the social studies community simulation. Businesses can buy commercial time and promote their ideas or products.

PART II: Radio as a Communications Medium

1. Students will visit a radio station. They will interview the people there and find out about the available jobs.
2. Students will set up a radio station (using cassette tapes) to record the various happenings in the community. Student businesses will be able to buy commercial time for their products.
3. Discuss and study the impact of various radio stations on the community. Students will conduct a survey to find out: how many people listen to the different stations, what they like or dislike about each station, and which stations appeal to what musical needs. Also discuss the overall job of a radio station (on-the-spot-news, warning signals, entertainment, etc.).

Ninth Grade English-Speech

APPENDIX

NINTH GRADE ENGLISH-SPEECH APPENDIX

1. JOB DESCRIPTION

1. What kind of services are you in?
2. To whom are you responsible?
3. What are your responsibilities?
4. Upon what does keeping your job depend?
5. What kind of people make use of your services? Male? Female? Age?
Financial bracket? Likes? Dislikes?
6. What would have to be the qualifications of anyone you hire?

Experience?

Age?

Appearance?

Stability? (On time, not absent, dependable, etc.)

Ability to talk to the people you serve?

Need to read their writing?

Need for mathematical ability?

Courtesy?

Willingness to help others?

Ability to think on the job and make changes if necessary?

Desire to do the job right and thoroughly?

Ability and desire to follow directions?

Willingness to work "beyond the call of duty"?

NINTH GRADE ENGLISH-SPEECH APPENDIX

2. MYSELF

THIS IS A LIST OF WORDS AND PHRASES WHICH DESCRIBE PEOPLE. IF THE WORD DESCRIBES YOU AS YOU ARE MOST OF THE TIME, CHECK IT. IF IT'S NOT YOU, OR IF YOU DO NOT UNDERSTAND THE TERM, DO NOT CHECK IT.

- | | | |
|--|--|--|
| 1. ☐ absent-minded | 41. ☐ good-natured | 81. ☐ self-confident |
| 2. ☐ active | 42. ☐ good sport | 82. ☐ self-controlled |
| 3. ☐ admit mistakes | 43. ☐ greedy | 83. ☐ selfish |
| 4. ☐ ambitious | 44. ☐ handsome | 84. ☐ sensitive |
| 5. ☐ artistic | 45. ☐ hard-headed | 85. ☐ serious |
| 6. ☐ attractive | 46. ☐ healthy | 86. ☐ sexy |
| 7. ☐ awkward (clumsy) | 47. ☐ helpful | 87. ☐ show-off |
| 8. ☐ bossy | 48. ☐ highstrung | 88. ☐ shy |
| 9. ☐ careless | 49. ☐ honest | 89. ☐ silent |
| 10. ☐ cautious | 50. ☐ intelligent | 90. ☐ simple |
| 11. ☐ changeable | 51. ☐ kind | 91. ☐ sincere |
| 12. ☐ charming | 52. ☐ lazy | 92. ☐ slow |
| 13. ☐ cheerful | 53. ☐ logical | 93. ☐ sly |
| 14. ☐ cold | 54. ☐ lonely | 94. ☐ snobbish |
| 15. ☐ complaining | 55. ☐ loud | 95. ☐ sociable |
| 16. ☐ confused | 56. ☐ mannerly (polite) | 96. ☐ soft-hearted |
| 17. ☐ considerate | 57. ☐ mature | 97. ☐ stingy |
| 18. ☐ contented | 58. ☐ mischievous | 98. ☐ strong |
| 19. ☐ cooperative | 59. ☐ nagging | 99. ☐ stubborn |
| 20. ☐ creative | 60. ☐ nervous | 100. ☐ talkative |
| 21. ☐ cruel | 61. ☐ on time | 101. ☐ thorough |
| 22. ☐ curious | 62. ☐ organized | 102. ☐ touchy |
| 23. ☐ daring | 63. ☐ outgoing | 103. ☐ tough |
| 24. ☐ demanding | 64. ☐ outspoken | 104. ☐ trusting |
| 25. ☐ dependable | 65. ☐ patient | 105. ☐ understanding |
| 26. ☐ disorderly | 66. ☐ peaceable | 106. ☐ unfriendly |
| 27. ☐ dissatisfied | 67. ☐ persistent | 107. ☐ unkind |
| 28. ☐ dull | 68. ☐ pleasant | 108. ☐ unselfish |
| 29. ☐ easy-going | 69. ☐ prejudiced | 109. ☐ warm |
| 30. ☐ excitable | 70. ☐ quick | 110. ☐ weak |
| 31. ☐ fault-finding | 71. ☐ quiet | 111. ☐ whiny |
| 32. ☐ foolish | 72. ☐ reasonable | 112. ☐ wholesome |
| 33. ☐ forgetful | 73. ☐ reckless | 113. ☐ wise |
| 34. ☐ friendly | 74. ☐ relaxed | 114. ☐ worrying |
| 35. ☐ fussy | 75. ☐ reliable | |
| 36. ☐ generous | 76. ☐ responsible | |
| 37. ☐ gentle | 77. ☐ restless | |
| 38. ☐ gloomy | 78. ☐ rude | |
| 39. ☐ good listener | 79. ☐ sarcastic | |
| 40. ☐ good-looking | 80. ☐ self-centered | |

NINTH GRADE ENGLISH-SPEECH APPENDIX

3. MY HISTORY

1. Where were you born?
2. What memories do you have of your life between one and five?
3. How many brothers and sisters do you have? How old are they?
4. What kinds of things did you especially like to do when you were little?
5. Did you ever go on any trips with your family? If so, where? What did you do?
6. How did you feel about school when you were little? List all of your teachers, grades 1 through 6. Who was your favorite? Your worst? Why?
7. What experiences as your were growing stick out most vividly in your mind?

NINTH GRADE ENGLISH-SPEECH APPENDIX

4. KNOWING ME

For you to know me....I have to be real and honest. I don't reveal my true feelings to just anyone. It isn't always easy for me to talk about how I feel.....if I go slowly - PLEASE be patient with me.

_____ I feel saddest when.....

_____ I really get excited about.....

_____ My Mom and Dad make me super frustrated when they.....

_____ If I could change one thing in my life it would be.....

_____ The thing I like best about school is.....

_____ In school I get the most frustrated when.....

_____ My secret wish is to.....

Please fill in your answers to each sentence. There are seven sentences. Put a number 1 to the left of the sentence you would be most ready to share with the class. A number 7 would be the sentence that would be the hardest for you to share. Pick two of these (one easy one to share and one hard one) and share these with the class.

NINTH GRADE ENGLISH-SPEECH APPENDIX

5. REFLECTIONS FROM WIDOW BY LYNN CAINE

Life must go on
And the dead be forgotten;
Life must go on,
Though good men die.

Anne, eat your breakfast;
Dan, take your medicine;
Life must go on;
I forget just why.

--Edna St. Vincent Millay

After my husband died, I felt like one of those spiraled shells washed up on the beach. Poke a straw through the twisting tunnel, around and around, and there is nothing there. No flesh. No life. Whatever lived there is dried up and gone.

Our society is set up so that most women lose their identities when their husbands die. Marriage is a symbiotic relationship for most of us. We draw our identities from our husbands. We add ourselves to our men, pour ourselves into them and their lives. We exist in their reflection. And then . . . ? If they die . . . ? What is left? It's wrenching enough to lose the man who is your lover, your companion, your best friend, the father of your children, without losing yourself as well.

Death parts women from their loves more often and earlier than it does men. One out of every six women in this country over the age of twenty-one is a widow. And the statistics collected by the Bureau of the Census show that women are becoming widows at younger and younger ages. The Darby-and-Joan idyll, that blissful growing-old-together, is rare, rarer, rarest. For women, that is. Men have it better. More than 70 percent of men over sixty-five are married, compared to 30 percent of the women.

And that's the reason for this book. If wives have to face widowhood, and it seems that the great majority of them must, then women must be prepared for life after marriage ends. I'm not a writer and I'm particularly sensitive about this fact since my job as publicity manager at Little, Brown involves working with writers every day. But I have experiences and feelings as a widow that I want to share. They may help other widows survive as persons, knowing who they are, instead of slamming head-on into an identity crisis on top of their grief, their hurt, their rage -- all the cataclysmic emotions of bereavement that leave even the strongest psyche tattered.

Enough. Let me tell you how it was.

. . . .Before Martin left for Florida we told the children. Death isn't real to a small child. I've always had cats and Buffy and Jon had the usual quota of city pets -- goldfish, turtles and immensely fecund gerbils -- and we held little ceremonies when one died. Once we had a duck named Stanley. I really hated that duck. He was so messy. But there he was waddling around the apartment until he was hit by some duck disease. This time the children were terribly concerned. I remember Martin holding Stanley, still a duckling handful of fluff, and saying that he would take him to the animal hospital. And then Stanley suddenly died. The children understood his death, I think.

NINTH GRADE ENGLISH-SPEECH APPENDIX

Now we talked about how to tell them and what to tell them. Martin said, "I want to do it." And I was relieved. How can you tell a four-year-old girl and an eight-year-old boy that their daddy is going to die and leave them? We decided that the only right way was to tell them the truth. The truth, we hoped, would protect them from any fearful fantasies that might besiege them. The truth was as bad as it could get.

Martin called the children into the living room. He was sitting in his rocking chair (and as I write this I feel guilty because I never got him the tie-on cushion for the back of the chair that he kept asking me for). I was on our long blue sofa holding Buffy on my lap, and Jonny was sitting beside me.

"I have a very serious disease," he said. "They discovered it in the hospital. It is called cancer. There is no cure for it. But a team of doctors is doing everything they can to help me. I'll be in and out of the hospital a lot, but I'll be home as often as I can to be with you."

There was dead silence. I'm not sure Buffy understood what Martin was saying. Jonny sat there, quite still, without his usual little-boy fidgeting.

I turned to him. "Is there anything you want to ask?" He shook his head.

Buffy and Jonny were faced with two stoics, me and Martin. Martin had always prided himself on his control, and that included control of his emotions. And I always took my cues from Martin. What he did, I did. And if he admired people who controlled their emotions, I controlled my emotions.

That night in bed, we discussed the afternoon and how the children had taken the news. We agreed that we had handled it just right. Martin had been straight, honest, true. We were also aware of a child's concept of time. You just don't talk about time beyond tomorrow. That night, we agreed we had said enough and not too much. And the children were tough. They'd be all right.

But today, if I had a chance to do it over again, oh, I would have played that scene so differently. I would have played it for the truth, the real emotional truth. Now I know what dangers there are in the cool, rational approach.

We believed in truth, but didn't once say the words "death" or "die" to Buffy and Jonny. We left the children with hope. Was this fair? Was this right? We were demanding that the children role play right along with us. For Martin and I were into role playing with a vengeance although we would have denied it -- and been honest in our denials. Our role from now on was gallantry in the face of death. And if God hands out Silver Stars, Martin should have one for his last gallant battle -- even though he lost.

We not only balked at telling the children the facts, we failed to tell them the emotions. They had to learn that one can be bitter, one can rage and yet one cannot stand up against death. It conquers. But it need not conquer the living if they understand. If they know how to look down that gun barrel. We didn't know that, so how could we tell the children.

NINTH GRADE ENGLISH-SPEECH APPENDIX

If I had been able to burst into wild tears when Martin told them, it would have done us all a lot of good. They probably would have cried, too, and we would all have been sobbing away. Martin and I would have been able to cry and to say, "We hate it a lot. It's a bum rap." But all my energies, then and later, were exerted in holding myself together. I always had this Humpty Dumpty fantasy that if I were ever to allow myself to crack, no one, not "all the King's men" could ever put me back together again. I'm beginning to learn how wrong I was. Emotions can strengthen you, not splinter you. To express emotions is healthier than to repress them.

So if I were given a chance to tell the children again, I would have encouraged them to cry. I would have worked hard to get them to ask questions, to talk about Daddy's illness. I would have tried to help them understand the truth. But I wasn't able to do it then.....

.....This evening before I got to the telephone, Jonny called out from the bathroom. "Mama, are you there?"

"Sure, Jonny, I'm here."

I went into the bathroom. He was in the tub. Both my children took their own baths practically from the moment they could crawl over the rim of the tub. I'm not saying they got awfully clean. Sometimes they just redistributed the dirt. Jonny's fingernails were still grimy, but his face was shining and he had a crown of soap suds that made him look like one of Puck's band in A Midsummer Night's Dream.

"What is it? You need your back scrubbed?"

"No," he said. "I was thinking. Mama, what are we going to do if Daddy dies?"

"I won't have a father," he said.

And I said, "Baby, we're going to do as we've been doing. We're going to live just as we've been living. And don't you worry. I'll take care of you."

"We're going to be very sad, Jonny," I told him. "And very lonely for a long time. But one day we are going to be happy again, because we are happy people."

I paused. Then I asked, "What will you do?"

He considered. Then Jonny said an incredible thing. "I'm a very active person," he said thoughtfully. "And if I start doing things," and here he used a funny word for a little boy, "if I start doing things," he said, "I'll be my joyful self again."

That's what he said, his "joyful" self.

I tried to smile and I said, "Yes, yes, that's the way it will be."

Then I had to leave the bathroom. I could feel my face crumpling; the hot tears came up in my eyes. I closed the door and stood outside in the hall, my head

NINTH GRADE ENGLISH-SPEECH APPENDIX

against the door. Oh, yes. Oh, yes. Martin is going to die. But will we ever be our joyful selves again? I don't know. Oh God, Jonny, I hope you're right. I waited for the tears. But they didn't come. They had stopped as soon as they started.....

NINTH GRADE MATH

Math is extremely important to the long-range planning and the daily affairs of the community. The purpose of this section is to teach students math skills as they relate to the community through experiences and experience-related activities.

The following material is designed to be used in conjunction with the community model and to inspire further teacher innovation.

Specific Concepts

- Borrowing
- Loans
- Financial institutions
- Income flow
- Interest (compound, simple)
- Personal finance
- Cost/benefit analysis
- Budgeting
- Taxes
- Renting
- Statistics
- Insurance
- Installment buying
- Investment
- Consolidation loans
- Percent

Classroom Objectives

Content

- The student will understand the functioning of various financial institutions.
- The student will understand the different types of interest.
- The student will understand budgeting.
- The student will understand the use of statistics in public polling.
- The student will understand various kinds of insurance and the type needed for selected situations.
- The student will understand the different types of investment opportunities.
- The student will understand the functioning of installment buying.
- The student will understand the potential for the misuse of statistics.
- The student will identify the benefits and disadvantages of renting and buying a dwelling.

Skill

- The student will be able to calculate interest (compound and simple).
- The student will be able to compute the total cost of a loan.
- The student will be able to balance and maintain a checkbook.
- The student will be able to balance and maintain a simple business ledger.
- The student will be able to set up a monthly budget for a business.
- Using local tax rates, the student will be able to compute real estate taxes.
- The student will be able to statistically analyze public survey data.

NINTH GRADE MATH

The student will be able to calculate the cost of insurance on their life, health, business, home, or personal property.
The student will be able to figure the actual cost of an item bought on the installment plan.

Attitude

The student will view borrowing and its accompanying responsibilities as one means of fulfilling financial needs.
The student will appreciate the need for financial institutions.
The student will recognize the need for cost/benefit analysis of economic transactions.
The student will appreciate the need for budgeting.
The student will appreciate the need for insurance as one means of protection.
The student will develop a positive attitude toward investment.

PHASES I AND II

The following activities are designed to be used in connection with Phases I and II of the community simulation game.

Activity I Personal Finance

- A. The instructor should begin this unit by defining simple and compound interest. A set of story problems should be designed by the teacher to help the student become proficient at figuring both simple and compound interest. If a computer and/or a calculator is available, the instructor could have the students figure compound interest on a quarterly, monthly, and daily basis.
- B. The instructor should contact a resource speaker from a local financial institution. The speaker should be prepared to compare the functions of and the restrictions placed upon various financial institutions, being sure to include savings accounts and checking accounts.
- C. Using the "Savings Survey Sheet, Part I" students should list the current interest rates on various types of savings accounts offered by local financial institutions. Students could contact the local institution personally, by phone or obtain this information through radio, television, or newspaper advertisements. The information obtained by the student should be discussed in small groups or in a class to view the differing types of financial institutions and the accounts they offer ("Savings Survey Sheet, Part I," Appendix item 1).
- D. After the students' findings have been reviewed by the class, "Savings Survey Sheet, Part 2" should be given as an assignment for the student to complete. The instructor may wish to post the savings survey data on the blackboard while the students are completing this form ("Savings Survey Sheet, Part 2," Appendix item 2).
- E. To further explore alternative funding sources available to the individual within a community, the teacher could assign the students two tasks.

NINTH GRADE MATH

First, the students should be assigned the task of financing the purchase of a home, and second, the task of obtaining a smaller personal loan which is needed to purchase an automobile or a major appliance.

A speaker could be invited to discuss various types of loans available and the institutions that are able to offer them. (The Minnesota Association of Credit Unions is a good source for such a speaker.) As an alternative to the speaker, groups of students could be assigned to find the restrictions, purposes, and interest rates for personal and home loans in the present market. (The class should be aware of the different types of mortgages and personal loan sources such as MGIC, FHA, GI, conventional, and those offered by credit unions, banks, loan companies, and savings and loan institutions.) If the students collect the information it is recommended that a data collection sheet such as the "Savings Survey Sheet, Part I" (See Appendix item 1) be used by the instructor.

After the students have collected their information, it should be presented to the class. Individually or as a class, students should determine the most beneficial type of home loan and personal loan by computing the actual cost of each type of loan.

If a computer is available, the students could use it to print an amortization table. If a computer is not available, such tables can often be obtained from lending institutions. Such tables are valuable tools to be used in pointing out the actual cost of a mortgage.

- F. The purpose of this activity is to teach the student to operate a personal checking account.

Reprinted from "Banking for Junior High Students" by Wes Lindstrom and William Heck, Robbinsdale Area Schools, December, 1968, as revised by these authors August, 1974.

1. Opening an Account

- a. To open an account at a bank, you will need to deposit some money. Usually just a small amount is required; you will, however, need references. The place you work will be asked about you. You will also furnish your address and phone number. This is for your own protection. Someone with a bad reputation may deposit a dollar and then write a check for much more, cheating the bank out of a lot of money. Following is a sample of an application card.

NINTH GRADE MATH

CHECKING ACCOUNT APPLICATION CARD			
Name _____	Last	First	Middle
Address _____		Telephone _____	
Employer _____			
		Telephone _____	
Previous Banks _____			
Other References _____			

- b. When you open an account, you will also fill out a signature card. This is for your protection. Your signature on a check will be on record so questionable check signatures can be compared with your signature easily. A sample of a signature card follows.

CHECKING ACCOUNT SIGNATURE CARD	
Name of Bank	
Name _____	
Address _____	Telephone _____
Employer Address _____	Telephone _____

2. Depositing Money

When you take your money to the bank, you will fill out a slip of paper called a deposit ticket. This is where you list the amount of money you are planning to deposit. Some banks have separate deposit slips; others use the reverse side of a check blank. A sample deposit slip is shown below. (Currency means cash in bills, while coin means pennies, nickels, dimes, quarters, etc.)

NINTH GRADE MATH

CHECKING ACCOUNT DEPOSIT TICKET

JAMES C. MORRISON
1765 SHERIDAN DRIVE
YOUR CITY, U. S. A. 60618

DATE *April 15, 1974*

CASH	CURRENCY	
	COIN	
		7 00
		3 85
CHECKS		
<i>R. Johnson</i>		65 00
<i>P. Smith</i>		52 50
<i>Argent</i>		50 00
TOTAL FROM OTHER SIDE		126 37
TOTAL		304 72
LESS CASH RECEIVED		20 00
NET DEPOSIT		284 72



75-1674
910

Checks and other items
are received for deposit
subject to the terms and
conditions of this bank's
collection agreement.

BE SURE EACH ITEM
IS PROPERLY ENDORSED

USE OTHER SIDE FOR ADDITIONAL LISTING

The DELUXE NATIONAL STATE BANK
OF YOUR CITY
YOUR CITY, U. S. A.

SAMPLE-VOID
DELUXE CHECK PRINTERS, INC.

⑆1234⑈5678⑆ 123456789⑈

3. Writing a Check

In the top left corner, fill in the correct date that the check is written. Where you see the statement, "Pay to the Order of," write the name of the person or business you are writing the check to. Then just to the right of this, fill in the amount of the check. (See check below.) On the long line below this, write out the amount of dollars clearly, starting as far left as possible. The number of cents will be filled in as numbers rather than letters. A long wavy line should be put in the remainder of the line so no one can change the amount of the check. The last thing you do is sign your name, clearly as possible, to this check. (Your best handwriting is the hardest to copy.) A correctly written check is shown below.

JAMES C. MORRISON 1765 SHERIDAN DRIVE YOUR CITY, U. S. A. 60618		101
PAY TO THE ORDER OF <i>John Smith</i>	<i>July 31, 1974</i>	00-5678 1234
		\$ <i>15.00</i>
<i>Fifteen and 00/100</i>		DOLLARS
<i>The</i> DELUXE NATIONAL STATE BANK OF YOUR CITY YOUR CITY, U. S. A.		SAMPLE-VOID DELUXE CHECK PRINTERS, INC.
<i>James C. Morrison</i>		
⑆1234⑈5678⑆ 123456789⑈		

NINTH GRADE MATH

4. Cashing a Check

In order to draw money for a check or to deposit it, you must sign your name to the check. This is done by placing your signature on the reverse side of the check. Most check blanks tell you where to "endorse" or sign the check. The reverse side of a check is shown.

ENDORSE CHECK BELOW
(Endorsements may extend over
deposit ticket form)

NINTH GRADE MATH

5. Check Register

A check register is for your use in keeping track of the checks written and also the amount of money you have in the bank.

Starting at the left is the check number which is found in the upper right hand corner of the check blank you have written. Next is the date of the check. To the right of this, place the name of the person or company to which the check has been written. Next the amount of the check is written. The column with the ✓ in it we will discuss later.

The column listed as amount of deposit should be used in place of the amount of check if you are depositing money in the bank. The "balance" is the amount of money left after you have subtracted the amount of the check or added the amount of deposit. This is a part of a check register:

CHECK NO	DATE	CHECK ISSUED TO	AMOUNT OF CHECK	✓	DATE OF DEP	AMOUNT OF DEPOSIT	BALANCE
							360 ⁰⁰
263	9/12	J. C. Penny Co.	30 ⁰⁰				330 ⁰⁰
264	9/16	Minneapolis	14 ⁰⁰				316 ⁰⁰
265	9/17	Northern States Power	9 ⁰⁰				307 ⁰⁰
266	9/18	Robin Smith			9/18	34 ⁰⁰	341 ⁰⁰
267	9/19	James Morrison	205 ⁰⁰				136 ⁰⁰

Check number 263 was written September 12 to the J. C. Penney Company for \$30 and subtracted from the balance of \$360.

Check number 264 was written September 16 to Minnegasco for \$14 and subtracted from the balance of \$330.

Check number 265 was written September 17 to Northern States Power for \$9 and subtracted from the balance of \$316.

Check number 266 was used for depositing \$34 from Robin Smith leaving a balance of \$341. Note that this is a deposit so it is added to the previous balance.

Check number 267 is written to James Morrison for \$205 on September 19 and is subtracted from the previous balance of \$341.

NINTH GRADE MATH

6. Balancing an Account

Records of your money can be easily kept if you use your checkbook and check register correctly.

At the end of each month, your bank will send you your old or cancelled checks that they have received from the people you have written checks to.

Start by placing these checks in the order in which they were written from the smallest number to the largest number.

Next, in the little column in your check register with a "✓" in it, check off all of the checks which have been returned.

Now check to see if there has been a service charge of any kind which will be on a separate slip of paper or on your Statement Balance sent to you by the bank. Enter this in your register.

These checks you have checked off and the service charges together form the balance statement your bank has sent you.

After you have done these things, add up the remaining checks which you have not checked off and subtract this amount from the statement balance. You will arrive at the correct amount in your check register (if you have made no mistakes).

An example of a balanced register is shown.

CHECK NO.	DATE	CHECK ISSUED TO	AMOUNT OF CHECK	✓	DATE OF DEP.	AMOUNT OF DEPOSIT	BALANCE
221	10/3	Powers	10 ⁰⁰	✓			654 ⁰⁰
222	10/4	N S P	8 ⁰⁰	✓			644 ⁰⁰
223	10/5	Minnegasco	18 ⁰⁰	✓			636 ⁰⁰
224	10/7	Rent. Apt.	140 ⁰⁰	✓			618 ⁰⁰
225		Tool & Machine Co.			10/8	100 ⁰⁰	478 ⁰⁰
226	10/9	Red Owl	40 ⁰⁰	✓			578 ⁰⁰
227	10/12	Brd. Sub. Cl	30 ⁰⁰				538 ⁰⁰
228	10/14	Standard Oil	40 ⁰⁰				508 ⁰⁰
229	10/16	Bank Loan	300 ⁰⁰	✓			468 ⁰⁰
230		<u>Service Charge</u>	60 ⁰⁰	✓			168 ⁰⁰
							167 ⁴⁰

Upon checking cancelled checks, I have placed a check in the column for each number present and entered the service charge and subtracted it from my check register balance which now gives me \$167.40.

NINTH GRADE MATH

I then check the bank statement balance and find it states \$227.40. From this \$227.40 I must subtract the total of the checks not present which are the Standard Oil for \$40 and the clinic for \$30. This gives me a total of \$70 to subtract from the \$227.40. Now I have the correct amount in my register of \$167.40 which means I have balanced my account correctly.

NINTH GRADE MATH

WORKSHEET I

- A. Fill out a check register and make out checks for Dale Owens, whose balance starts at \$385.47.

<u>Check No.</u>	<u>Amount</u>	<u>Issued To</u>
212	\$ 34.40	Montgomery Ward
213	13.50	Dayton's
214	37.50	John Smith
215	140.00	Town Terrace Apts.
216	30.00	Standard Oil
217	40.65	Robert Jones

- B. Fill out a check register and make out checks for the account of Charles Smith whose balance reads \$646.50.

<u>Check No.</u>	<u>Amount</u>	<u>Issued To</u>
326	\$ 34.50	Chuck's TV
327	20.40	Center Drug
328	160.60	Kole Heating
329	24.35	John's Book Store
330	55.20	Motor Vehicle Department
331	30.40	Skelly Oil Co.
332	46.40	Ford Motor Co.
333	17.75	Red Owl
334	15.50	Nelson's Meat Mkt.
335	19.75	Fitwell Store

- C. Fill out a check register and make out checks for the account of Sam Jones whose balance reads \$1,676.45.

<u>Check No.</u>	<u>Amount</u>	<u>Issued To</u>
335	\$ 42.70	Robert Smith
336	545.30	Thomas Jones
337	64.50	Target
338	256.30	Bob's Auto Parts
339	603.45	Ted's TV
340	12.50	Bell Telephone Co.
341	20.60	Leo's Shoe Shop
342	13.60	Len's Meat Mkt.

NINTH GRADE MATH

WORKSHEET I

- D. Write out checks and fill out a check register for William Lee, whose account stands at \$372.47.

<u>Check No.</u>	<u>Amount</u>	<u>Issued To</u>
427	\$ 13.60	Northern States Power
428	112.40	General Motors Co.
429	30.50	Joe's Pharmacy
430	17.50	Sears, Roebuck and Co.
431	13.60	Leo's Standard Oil
432	42.70	National Foods
433	14.60	Provident Life Ins. Co.

- E. Fill out a check register and write checks for Allan Jones whose balance reads \$766.66.

<u>Check No.</u>	<u>Amount</u>	<u>Issued To</u>
567	\$ 34.50	Minnegasco
568	137.50	Skyline Villa Apts.
569	87.50	North Memorial Hospital
570	203.46	Northwest Savings and Loan
571	13.50	Horsch's Meat Mkt.
572	16.70	Laymen's Grocery
573	12.40	Kinney's Shoes

- F. Write out checks and fill out a check register for Myron Loe whose check register reads \$984.65.

<u>Check No.</u>	<u>Amount</u>	<u>Issued To</u>
631	\$ 13.60	Ivan Smith
632	14.50	Power's
633	7.67	Stan's Book Shop
634	112.40	Johnson's Homes
635	116.84	Hogan's Car Finance
636	27.50	Super Fair
637	32.75	Thompson's Mens Store
638	12.32	Joe's Meats
639	8.67	Bell Telephone Co.
640	4.85	Mac's Floral
641	7.67	Jim's Standard Oil

NINTH GRADE MATH

WORKSHEET 2

- A. Ted Smith wants to write a check for \$60 for a pair of skis. His bank statement shows \$160. He has written checks for \$17.40, \$13.75, and \$60. How much money will he have left if he writes that check.
- B. John Groth starts a check to Montgomery Ward for \$160. His check balance showed \$650. Since then he has written checks of \$250.40; \$212.65, \$17.50; \$12.60, \$34.50, and \$16.20. Will he have enough money in his account? If not, how much more does he need, and, if he does, how much will he have left?
- C. Your parents give you \$200 for your checking account to buy clothes. You use at least five checks to spend this money and you have started with a balance of \$130. Deposit the \$200 check from your parents and make out your checks to different companies.

NINTH GRADE MATH

WORKSHEET 3

Fill out a deposit slip for the following

A. Cash: \$75

Checks:

Arthur Jones	\$60.40
Bob Smith	\$70.30

B. Checks:

John Jones	\$60.40
Ted Johnson	\$50.60
Barbara Smith	\$12.50
Tom Anderson	\$42.60

Keep \$30 for cash.

C. Cash: \$60

Checks:

Montgomery Ward	\$90.60
John Johnston	\$40.30
Paul Jones	\$30.50

D. Checks:

Mary Smith	\$12.40
Marv Jones	\$14.60
Ted Summers	\$17.40
Bob Owens	\$30.30
Tim Black	\$15.70
John Anderson	\$16.40
Dave Stanton	\$13.60

Keep \$35 for cash.

NINTH GRADE MATH

WORKSHEET 3

CHECKING ACCOUNT DEPOSIT TICKET

JAMES C. MORRISON
1765 SHERIDAN DRIVE
YOUR CITY, U. S. A. 60618

DATE _____

CASH	CURRENCY		
	COIN		
CHECKS			
TOTAL FROM OTHER SIDE			
TOTAL			
LESS CASH RECEIVED			
NET DEPOSIT			

USE OTHER SIDE FOR ADDITIONAL LISTING



75-1674
910

Checks and other items are received for deposit subject to the terms and conditions of this bank's collection agreement.

BE SURE EACH ITEM IS PROPERLY ENDORSED

The DELUXE NATIONAL STATE BANK
OF YOUR CITY
YOUR CITY, U. S. A.

SAMPLE-VOID
DELUXE CHECK PRINTERS, INC.

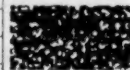
CHECKING ACCOUNT DEPOSIT TICKET

JAMES C. MORRISON
1765 SHERIDAN DRIVE
YOUR CITY, U. S. A. 60618

DATE _____

CASH	CURRENCY		
	COIN		
CHECKS			
TOTAL FROM OTHER SIDE			
TOTAL			
LESS CASH RECEIVED			
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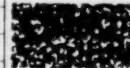
CHECKING ACCOUNT DEPOSIT TICKET

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YOUR CITY, U. S. A. 60618

DATE _____

CASH	CURRENCY		
	COIN		
CHECKS			
TOTAL FROM OTHER SIDE			
TOTAL			
LESS CASH RECEIVED			
NET DEPOSIT			

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CHECKS			
TOTAL FROM OTHER SIDE			
TOTAL			
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BE SURE EACH ITEM IS PROPERLY ENDORSED

The DELUXE NATIONAL STATE BANK
OF YOUR CITY
YOUR CITY, U. S. A.

SAMPLE-VOID
DELUXE CHECK PRINTERS, INC.

① 1234 5678 123456789

NINTH GRADE MATH

WORKSHEET 4

Write out checks to the following:

A. John Johnson \$64.00

B. Paul Smith \$40.50

C. Montgomery Ward \$70.40

D. Dayton's \$30.25

A

JAMES C. MORRISON
1765 SHERIDAN DRIVE
YOUR CITY, U. S. A. 60618

612

00-5678
1234

19

PAY TO THE ORDER OF \$

DOLLARS

The DELUXE NATIONAL STATE BANK
OF YOUR CITY
YOUR CITY, U. S. A.

SAMPLE-VOID
DELUXE CHECK PRINTERS, INC.

⑆1234⑈5678⑆ 123456789⑈

B

JAMES C. MORRISON
1765 SHERIDAN DRIVE
YOUR CITY, U. S. A. 60618

611

00-5678
1234

19

PAY TO THE ORDER OF \$

DOLLARS

The DELUXE NATIONAL STATE BANK
OF YOUR CITY
YOUR CITY, U. S. A.

SAMPLE-VOID
DELUXE CHECK PRINTERS, INC.

⑆1234⑈5678⑆ 123456789⑈

NINTH GRADE MATH

WORKSHEET 4

C

JAMES C. MORRISON
1765 SHERIDAN DRIVE
YOUR CITY, U. S. A. 60618

610

19 00-5678
1234

PAY TO THE ORDER OF _____ \$ _____

_____ DOLLARS

The DELUXE NATIONAL STATE BANK
OF YOUR CITY
YOUR CITY, U. S. A.

SAMPLE-VOID
DELUXE CHECK PRINTERS, INC.

⑆1234⑉5678⑆ 123456789⑈

D

JAMES C. MORRISON
1765 SHERIDAN DRIVE
YOUR CITY, U. S. A. 60618

609

19 00-5678
1234

PAY TO THE ORDER OF _____ \$ _____

_____ DOLLARS

The DELUXE NATIONAL STATE BANK
OF YOUR CITY
YOUR CITY, U. S. A.

SAMPLE-VOID
DELUXE CHECK PRINTERS, INC.

⑆1234⑉5678⑆ 123456789⑈

NINTH GRADE MATH

WORKSHEET 5

Cash the following checks:

- A. John Smith
...\$40
- B. Bob Stern
...\$30
- C. Deposit checks A and B to your account.

A. ENDORSE CHECK BELOW
(Endorsements may extend over deposit ticket form)

B. ENDORSE CHECK BELOW
(Endorsements may extend over deposit ticket form)

C.

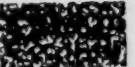
CHECKING ACCOUNT DEPOSIT TICKET

JAMES C. MORRISON
1765 SHERIDAN DRIVE
YOUR CITY, U. S. A. 60618

DATE _____

The DELUXE NATIONAL STATE BANK
OF YOUR CITY
YOUR CITY, U. S. A.

CASH	CURRENCY		
	COIN		
CHECKS			
TOTAL FROM OTHER SIDE			
TOTAL			
LESS CASH RECEIVED			
NET DEPOSIT			



75-1674
910

Checks and other items are received for deposit subject to the terms and conditions of this bank's collection agreement.

BE SURE EACH ITEM IS PROPERLY ENDORSED

USE OTHER SIDE FOR ADDITIONAL LISTINGS

SAMPLE-VOID
DELUXE CHECK PRINTERS, INC.

⑆ 1234 5678 ⑆ 1234 5678 ⑆

NINTH GRADE MATH

WORKSHEET 6

Enter the following checks in Paul Smith's check register, starting with a balance of \$356.40.

JAMES C. MORRISON 1765 SHERIDAN DRIVE YOUR CITY, U. S. A. 60618		616
PAY TO THE ORDER OF	Robert Jones	Dec. 16 1974 00-5678 1234
	thirty and ⁵⁶ / ₁₀₀	\$30. ⁵⁶ / ₁₀₀
The DELUXE NATIONAL STATE BANK OF YOUR CITY YOUR CITY, U. S. A.		DOLLARS
SAMPLE-VOID DELUXE CHECK PRINTERS, INC.		Paul Smith
⑆ 1234 5678 ⑆ 1234 5678 9 ⑆		

JAMES C. MORRISON 1765 SHERIDAN DRIVE YOUR CITY, U. S. A. 60618		617
PAY TO THE ORDER OF	Montgomery Ward	Dec. 17 1974 00-5678 1234
	sixteen and ⁴⁰ / ₁₀₀	\$16. ⁴⁰ / ₁₀₀
The DELUXE NATIONAL STATE BANK OF YOUR CITY YOUR CITY, U. S. A.		DOLLARS
SAMPLE-VOID DELUXE CHECK PRINTERS, INC.		Paul Smith
⑆ 1234 5678 ⑆ 1234 5678 9 ⑆		

JAMES C. MORRISON 1765 SHERIDAN DRIVE YOUR CITY, U. S. A. 60618		618
PAY TO THE ORDER OF	Northern States Power	Dec. 18 1974 00-5678 1234
	Eight and ⁵⁰ / ₁₀₀	\$8. ⁵⁰ / ₁₀₀
The DELUXE NATIONAL STATE BANK OF YOUR CITY YOUR CITY, U. S. A.		DOLLARS
SAMPLE-VOID DELUXE CHECK PRINTERS, INC.		Paul Smith
⑆ 1234 5678 ⑆ 1234 5678 9 ⑆		

WORKSHEET 6

621

JAMES C. MORRISON
1765 SHERIDAN DRIVE
YOUR CITY, U. S. A. 60618

PAY
TO THE
ORDER OF

Phillip Jones

Thirty and 40/100

Dec. 21 1974

00-5678
1234

\$30.40

DOLLARS

The DELUXE NATIONAL STATE BANK
OF YOUR CITY
YOUR CITY, U. S. A.

SAMPLE VOID
DELUXE CHECK PRINTERS, INC.

[illegible]

NINTH GRADE MATH

Activity II Setting Up a Bank

In conjunction with the community simulation, banks should be established. The following activity is designed to run for the entire simulation period.

Banking is an important section. Without an effectively run bank, students will not be able to experience the reality of many of the processes they will be asked to perform. Checking, deposits and withdrawals, personal and home loans must continuously be kept up to date, and accurately maintained by student bankers. A breakdown in the banking structure would result in student misconception of the process involved in real world banking transactions.

We recommend that each math class establish a bank. This will result in more than one bank functioning at any given time period. This would result in an element of competition and will distribute the work load. Students should only use the math banks that correspond to their own social studies period.

In establishing a bank in the classroom the following departments are necessary.

- A. Savings Department This department could employ four to seven individuals. One to three students will work as tellers, accepting deposits and withdrawals. At least two bookkeepers will be necessary to record transactions. One or two runners may be needed to transfer checks to the checking department of their own bank, to the checking departments of other banks operating during the same time period. Students involved in the savings department will need to possess the following skills and be able to utilize the following materials.

Skills

1. Identify the appropriate bank form for all banking functions.
2. Know the procedures for preparing savings deposit and withdrawal slips.
3. Know the procedure for recording savings deposits and withdrawals in the bank record books.
4. Know the procedures for cancelling checks.
5. Know the procedures for handling insufficient funds.
6. Be able to compute interest on savings accounts.

Materials

Savings Deposit and Withdrawal Slips
Bank Record Sheets
Checks
Overdraft Notices

- B. Loan Department This department could employ four to eleven students. The teacher may begin by using a maximum number of students due to a higher initial demand for loans. The staff of this department could dwindle to the minimum. It will be necessary to have one to three loan

NINTH GRADE MATH

officers who will be responsible for issuing loans. One to three tellers will be needed to accept loan payments. One to three bookkeepers will be needed to record transactions, and one or two runners may be needed to carry checks to the checking department of this or other banks. Job descriptions will follow this activity. Students involved in the loan department will need to possess the following skills and be able to utilize the following materials.

Skills

1. Identify the appropriate bank form for all banking functions.
2. Know the procedures for preparing all loan forms.
3. Know the procedure for recording all loan applications.
4. Know the procedure for recording all loan payments on the bank record sheets.
5. Know the procedures for cancelling checks.
6. Know the procedures for handling insufficient funds.
7. Be able to compute interest on loan balances.

Materials

Loan Forms (See Appendix item 2.)
Loan Procedure Sheet (See Appendix item 3.)
Information on Loan Form (See Appendix item 4.)
Bank Record Sheets

- C. Checking Department This department could employ six to twelve students. Needed for this department will be two to four tellers, four to eight bookkeepers, and one or two runners. Students involved in the checking department will need to possess the following skills and be able to utilize the following materials.

Skills

1. Identify the appropriate bank form for all banking functions.
2. Know the procedure for preparing checking deposits and withdrawal slips.
3. Know the procedure for depositing and withdrawing funds from a checking account.
4. Know the procedure for recording checking deposits and withdrawals on bank record sheets.
5. Know the procedure for cancelling checks.
6. Know the procedure for handling insufficient funds.

Materials

Checks
Bank Record Sheet
Checking Deposit and Withdrawal Sheet

Activity III

All students in each math class should possess all computational banking skills. Students on an elective or assigned basis will assume banking job roles within the banks they organize. Specific roles include bank president, bank tellers for savings and checking, loan officers, bookkeepers, and runners. Complete job descriptions for each role need to be developed and distributed to each student or to students assigned to specific roles. Sample role descriptions for the bank president, loan officers, and bank tellers are provided. Modifications of the job descriptions as well as additional job descriptions will need to be developed by either the teacher or by interested students. (See Appendix items 5, 6, 7.)

To aid in the development of bank job descriptions, it is suggested that speakers, representing each banking role, be brought into the classroom to discuss their duties, pay scale, needed skills and job routines.

Activity IV

As described in Banking Activity II, a variety of bank forms and record sheets will be needed. Students can obtain sample forms from local banks and adopt (probably simplifying) them to their banking procedural needs.

Forms needed are:

- Savings deposit and withdrawal slips
- Checking deposit and withdrawal slips
- Loan Application
- Loan Agreement
- Checks
- Bank record sheets for savings accounts, checking accounts, and loan accounts
- Overdraft notices

Other needed forms may be obtained and/or developed as needed.

Activity V

As bankers, the math class will need to develop procedures for quickly cancelling and returning the checks of the members and businesses of the simulated community. To aid in setting up the needed mechanisms within the constraints of the school setting, the students should read and discuss the procedures found in the reading "Tracking a Check" (See Appendix item 8.) To help students visualize the procedures, it is suggested that students diagram the flow of checks throughout the banking system. Interested students, or the class as a whole, could then develop a diagram and steps needed for tracking checks in the simulation community.

NINTH GRADE MATH

Activity VI

By the closing days of Phase II, math students should possess all needed computational skills. Students should know their banking role and all skills needed to operate their role. It is suggested that before the banks, as represented by the math classes, open for general operation, a practice procedure day be designated. Students should arrange the physical organization of their bank with the classroom or other designated area. Students should assume their positions and assemble all needed forms. Selected students should then be assigned the tasks of requesting bank services such as opening a checking and/or savings account, figuring loans, and all other designated procedures. At this time, the activity can be modified to meet the procedural needs of the simulation game or the physical needs of the classroom structure.

Activity VII Power Plant

In this activity, the students are to determine the power needs of their simulated community and determine the size of the power plant. In order to accomplish this, the following activities should be completed.

- A. The student should determine the daily electrical needs of their home. Using the accompanying table, the students should estimate the amount of kilowatt hours of electricity consumed by their family per day.

POWER FOR COMMON APPLIANCES
(in kilowatt hours)

Electric range.....	12.2	Washing machine...	.3 - .5
Laundry dryer.....	4.85	Television set....	.23
Air-con.(window)....	1.56	Mixer.....	.12
Dishwasher.....	1.2	Can opener.....	.09
Toaster.....	1.14	Sewing machine....	.075
Iron.....	1.09	Tuner-amplifier...	.05
Refrigerator-freezer	.32	Toothbrush.....	.007

Using these figures, a class average of electrical use should be determined. When the class average has been determined, the students should calculate the total residential need for a community of 7,500 homes (30,000 people).

- B. In the United States the breakdown for electrical use in 1973 was as follows:

Residential	32%
Commercial	22%
Industrial	42%
Other Uses	4%

NINTH GRADE MATH

Using the above information, the total electrical need for the community should be calculated.

- C. A speaker could be invited to discuss the power needs of the local community and how they are met. The speaker could also discuss the needs of the simulated community and how they could be met. As an alternative activity, students could contact the regional power company and obtain similar information.

PHASE III

These activities are to be used in conjunction with Phase III of the community simulation game.

Activity I Business Budgeting

A budget is a plan for managing one's income. The purpose of this activity is for the student to understand the need for, and be able to maintain, a business budget.

- A. There are three alternatives for collecting fixed cost, variable cost, and income data necessary for a business budget.
1. Students could contact local business people.
 2. The teacher could invite a local business person or a representative from a business organization to relate the necessary data to the class.
 3. Students could write to business organizations to obtain the informational data necessary to construct a business budget. Two such organizations are:

American Management Association
135 West 50th Street
New York, New York 10020

Small Business Administration
1441 L Street
Washington, D. C., 20416

- B. After the data has been collected, students will prepare a business budget for a period of one year.
- C. After the budget has been prepared, the student should analyze it using all of the following questions:
1. How much income is necessary for this business to break even?
 2. How much income is necessary for this business to show a profit of 10 percent? of 25 percent?
 3. Can any costs be reduced? If so, how? If not, why not?

NINTH GRADE MATH

Activity II Taxes

A. Real Estate The services provided by the community are funded primarily through real estate taxes. The purpose of this activity is to familiarize the students with the procedure for property taxation.

1. In many municipalities, there are three categories of real estate taxes: homestead, non-homestead, and commercial. The instructor should explain that the term homestead refers to a category of property taxation that reduces the amount of taxes paid on a residence. A property is homesteaded when the owner lives on that property and does not use it solely for income. The instructor may wish to contact a resource speaker to discuss these categories, the local mill rate, and the method for assessing value of property.
2. Using the local mill rate and the taxation formulas, students should compute real estate taxes for a \$50,000 home on homesteaded property, non-homesteaded property, and commercial property also worth \$50,000. Other property values could be substituted to provide additional exercises. For one of Minneapolis - St. Paul suburbs, New Hope, the mill rate in 1974 was 92 and the formula was as follows:

Non-homestead:	40 percent of market evaluation times the mill rate
Commercial:	43 percent of market evaluation times the mill rate
Homestead:	See attached flow chart (See Appendix item 9.)

3. After the students have computed the property taxes, the instructor could discuss the students' conclusions with such questions as:
 1. On which property would the property taxes be highest?
 2. Why are taxes higher on non-homesteaded property?
 3. What kind of property would be commercial?
 4. What kind would be non-homesteaded property?
 5. What kind could be homesteaded?

B. Income Tax Nearly every student at some point in his life will have to file a federal income tax form. We feel the student should have some experience in completing tax forms.

Tax packets can be obtained from federal tax agencies. One such agency to contact is:

Training Officer
P.O. Box 3556
St. Paul, Minnesota 55165

Teachers should include the number of copies desired and their phone number.

The student can complete these forms using the identity they have gained through the social studies segment of the simulation game.

Activity III Rent/Owning Comparison

In the community simulation, as well as in real situations, students will have to weigh the benefits of renting a dwelling versus the benefits of owning a dwelling. The purpose of this activity is to have the student decide whether it is more profitable for an individual to rent or buy in a given situation.

As a first step in this activity the student should gather information about the cost of renting and buying a dwelling. The two following lists are examples of questions needed to make this decision. These lists are not intended to be exhaustive.

Rent Information:

- What is the rent per month?
- What utilities must be paid by the renter?
- What is the cost of utilities the renter must pay?
- What is the cost of phone installation?
- Is a garage necessary, and if so, what is the extra cost?
- What is the cost of insurance on personal property?
- Is there any tax benefit to renting? If so, what?
- What facilities are available to the renter, such as pools, party rooms, or saunas?
- How many square feet of space are there in the dwelling?
- Is the garbage pick-up paid for by the renter (of a house) or the municipality?
- What are the degree of privacy and the noise level?

Owning Information:

- What is the cost of utilities?
- What is the cost of upkeep?
- What is the cost of garbage collection?
- Is there a tax advantage to owning?
- What are the house payments?
- What is the cost of insurance on the house and contents?
- What is the down payment?
- What are the closing costs?
- What are the real estate taxes?

The students should contact realtors, developers, and apartment owners or managers to determine the answers to the above questions on a one bedroom, a two bedroom, and a three bedroom dwelling.

Activity IV Public Survey

Polling a sample of a population is often used to determine public opinion on various topics, and the effect of advertising. The purpose of this activity is to acquaint the student with the use of public surveys in his community.

NINTH GRADE MATH

- A. The teacher should begin this activity by explaining the random sampling and the use of percentages in analyzing survey information.
- B. The students should set up a survey questionnaire that deals with events occurring in the simulated community. Public feelings on government or business action within the game would be two examples of opinion poll topics. Student preference for products and services offered by businesses in the simulated community could also be polled.

The results of these polls could be published in the student paper. They could also be used by private and governmental agencies to improve their goods and/or services.

- C. The students could go into the local community and poll the public's feelings and opinions on various topics. The results of these polls could be discussed in math, social studies, and English class.
- D. Manipulating statistics is a game played by private and governmental agencies. To gain an elementary understanding of how this deception can be achieved, the teacher and students may want to discuss some of the devices explained by Darrell Huff in his book, How To Lie with Statistics, published by H. W. Wilson Company. Students should try to identify these techniques as used in advertising and in politics.

PHASE IV

The following activities are to be used in conjunction with Phase IV.

Activity I Insurance

Our society recognizes insurance as the means of protecting an individual or business against unexpected financial hardships. In all probability, students will encounter a need to purchase insurance. Without a basic understanding of insurance and its function, these students will be at a distinct disadvantage. It is the purpose of this activity to offer students the opportunity to explore insurance.

Any math activity dealing with insurance should include an examination of automobile, homeowner's, fire, and life insurance, and should define terms, explain policies, and provide practical exercises for the student. We have found and would like to recommend a math text book that fulfills these requirements. That text is: Consumer Related Mathematics: A Business Approach by Kravitz and Brant, published by Holt, Rinehart and Winston, Inc. in 1971. If this text is unavailable to the instructor, insurance companies could be contacted for similar materials.

Activity II Installment Buying

America lives on credit. Therefore, a basic understanding of credit is necessary for the student to obtain the maximum benefits at the minimum

NINTH GRADE MATH

cost. The purpose of this activity is to provide the students with a basic understanding of credit.

- A. To begin this activity, the student should simulate the purchase of a major appliance, sound system, or color television. After determining the total price of the item, including any taxes or costs of maintenance contracts, the student is to compare this price with the actual amount paid on a two-year installment plan. By law, in Minnesota, the interest rate on installment accounts cannot exceed 1 percent per month on the unpaid balance.
- B. Students need to realize that there are alternatives to cash and installment buying. To point this out, students should compute the actual cost of a two-year loan necessary to purchase the item in Activity II - Part A. The instructor should use the market rate for personal loans in the local community. At this time the interest rate is 8 percent to 10 percent on a loan.
- C. The student now has purchased a number of items on credit. The original cost and the balance to be paid on each item follows:

ITEM	ORIGINAL COST	MONTHLY PAYMENT (18 months)	AMOUNT REMAINING
Stereo	\$800	\$30.22	\$709.54
Color Television	550	28.42	436.32
Refrigerator	300	15.50	56.08
Stove	250	16.16	137.88
Air Conditioner	350	22.94	304.12

Using the figures in this chart, students are to compute and compare the total cost, under the original installment plan, and a two-year consolidation loan of 9 percent on the total remaining balance. The monthly payment on the consolidation loan should be also computed and compared with the total of the original monthly payments.

After concluding these exercises, the instructor should discuss with the class the advantages of paying cash, buying on the installment plan, and consolidation of loans.

Activity III Investments

This activity has been designed to transfer concepts taught by the community simulation game stock exchange to those of the New York Stock Exchange. It should also provide for practice of basic computational skills.

- A. The instructor may want to invite a speaker from a brokerage firm to discuss the operation of the stock exchange. As an alternative to a speaker, the instructor may wish to assign students the task of determining stock market procedures and reporting their findings to

NINTH GRADE MATH

class. As another source of information, the instructor may wish to obtain pamphlets from major brokerage firms.

- B. Each student has \$1,000 of mythical money to invest. Using the current stock market table from a local newspaper, students should purchase stock. Brokerage fees must be included in the \$1,000. Students should use the following table to compute brokerage fees.

CHART FOR COMPUTING BROKERAGE FEES

Value of Stock in Dollars	(all percentages are figured on the actual cost of the stock purchased)
100 - 800	2% plus \$6.40
801 - 2500	1.3% plus \$12
2500 -	.9% plus \$22

If shares are not bought in multiples of 100, an odd lot fee of 1.25% must be added to the brokerage fee.

- C. As a third activity, the class and the instructor may wish to combine resources, vote on an amount to be invested, and decide on the stock to be purchased. This activity could be started at the beginning of the year with students keeping track of the fluctuations of the price during the year. Students should vote on the time and price to sell their stock. The stock, however, should be sold at the end of the year with the funds being distributed to the investors.

Ninth Grade Math

APPENDIX

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NINTH GRADE MATH APPENDIX

1. Savings Survey Sheet

Part I

Name of institution consulted _____

Type of charter held by the institution _____

Type(s) of savings accounts offered _____

Rate(s) of interest offered on various savings accounts _____

How often is interest compounded on the various types of savings accounts offered? _____

Are there any time restrictions or minimum amount restrictions placed on any of the accounts? If there are, which ones have such restrictions and why? _____

NINTH GRADE MATH APPENDIX

2. Savings Survey Sheet

Part II

Imagine you have \$1,000 to deposit in a savings account. Which of the accounts offered would you choose? _____

Why did you make the above choice? _____

What would be the interest on the balance at the end of the first year? _____

What would be the total interest in the account after three years _____

What would be the total balance, including principal and interest, in the account after three years? _____

LOAN FORM

Loan Association
Credit Union
Bank

_____ name

Borrower's name _____
Homeroom _____
Date of Loan _____
Date Due _____

Amount Borrowed _____

Interest in Percent _____

Interest in Dollars _____

Borrower's Signature

NINTH GRADE MATH APPENDIX

3. INFORMATION ON LOAN FORM

LOAN FORM

10.

1. Loan Association
Credit Union
Bank

name

7. Borrower's name

Homeroom

Date of Loan

Date Due

2. Amount Borrowed

3. Interest in percent

4. Interest in dollars

- 5.

- 6.

- 8.

Borrower's Signature

- 9.

1. Name of your bank

2. This is the amount of money that costomer wants to borrow from the bank

3. This is for all loans except home loans

4. This is for all loans except home loans

5. Add → Amount to be actually paid back

6. Add → Amount of monthly payment

7. Date due is one week from day of loan

Print borrower's name

8. Borrower's signature (written out)

9. Sign your name

10. Indicate type of loan

Land

Small Business

House

Big Business

Auto

After loan is OK'd, go to bank notebook and add the amount of the loan to the borrower's account. This would be a deposit.

NINTH GRADE MATH APPENDIX

4. LOAN PROCEDURE SHEET

1. Decide upon how much money you want to borrow.

$$\begin{array}{r} \text{e.g. } \longrightarrow \text{Cost of Land} \\ - \text{Earnest Money} \\ \hline \text{Amount of Loan} \end{array}$$

2. Come to the bank and get a loan form to be filled out. You must have a job or other income to get a loan.

3. On back of loan form fill in the following:

- | | |
|---|-------------------------|
| 1. Name | 2. Age |
| 3. Job | |
| 4. Marital Status | 5. Number of Dependents |
| 6. Amount of other bills and who they are owed to | |
| 7. Your monthly income | |
| 8. Your spouse's income, if any | |
| 9. Your teacher's name | |

4. Then look on the bulletin board to see when loan officers will be in to conduct loan interviews.

1. Must have loan form filled out
2. Must have proof of money in your checking account or some other type of collateral
3. Must have job certification card
4. If for a home, must have a purchase agreement
5. Interview
6. If loan is OK, the money will be deposited in your checking account and you will be told when you have to make your payments

NINTH GRADE MATH APPENDIX

5. JOB DESCRIPTION: PRESIDENT

Your responsibility is to make sure your bank is run smoothly and successfully. You must be able to do all jobs of the bank, and should be able to answer all questions of your employees. You have the right to fire an employee if you feel he is not helpful to the bank. If you can't answer a question, then see your instructor. You are responsible directly to the community for the operation of your bank.

1. Know all your employees and get their banking schedules posted.
2. Attend all banking meetings.
3. Know the presidents of the other banks.
4. You are to take all concealed deposit checks of your bank, and give them to the presidents of the other banks for withdrawals.
5. After both deposit and withdrawal are recorded, sort checks by bank and give to the correct teacher to return to students.
6. If a check bounces:
 - a. Get from teller
 - b. Make sure of \$10 overdraft fee
 - c. Contact bank that had the deposit of the account and notify them that the check was no good
 - d. Record name of person involved on bouncing check list
 - e. Get check back to the person who wrote the check (through teacher).
 - f. Notify the person who was to receive the money (his bank should do this; possible through his teacher).
7. You must fill out payroll checks for your employees each Monday of every week. You get your banking checkbook from the teacher. Give the checks to your employees.
8. Presidents get their check from the teacher.

NINTH GRADE MATH APPENDIX

6. JOB DESCRIPTION: LOAN OFFICER

You are responsible for giving out all types of loans for your bank. It is up to you to decide whether or not the person wanting the loan is qualified for the loan. Don't give money just because they are your friends, or because they threaten you. The bank is out to make a profit, not to lose money. If there are questions, ask your president, and if he can't answer your question, he will ask the instructor.

1. Put up on a bulletin board the hours that you will be able to hold loan interviews and the room where you will be.
2. During the interview, make sure borrowers have:
 1. Loan form completed
 2. Identity card
 3. Job certification card
 4. Check book
 5. Any other material needed
3. Check to make sure that the person is going to be able to handle the monthly payment he desires. Check and see what his other bills are, if any.
4. You may ask him about his job, what he does, what he gets paid, is he going to stay working there, how much education he has, how much more he plans to get, and about how big a family he plans to have.
5. Remember! Only give loans to people who have jobs (income) and who can pay the bank back each month.
6. Once the loan is given, get the master bank book and add the amount of the loan to his account. Make sure he does the same in his checkbook.
7. Inform the person of the day the payment will be due. Payments start one week after getting the loan. Have the borrower put on his check whether it is a car payment, home payment, etc.
8. File loans in your bank envelopes by the day of week that loans are due.
9. Each day check to see if all loans for that day are paid. If not, there will be a service charge of \$5 per day for late payments.

On business loans, applicants must have a success rating to get a loan.

NINTH GRADE MATH APPENDIX

7. JOB DESCRIPTION: BANK TELLERS

You are responsible for all transactions of your bank. During the day, and if necessary, after school, you must record the checks of the day. If there are any problems, you are to go to your president, who will ask the instructor if he's unsure.

1. Go to your bank box and take out the checks.
2. Record all Pay to the Order of as deposits. The date will be the date that you do the recording.
3. After recording the deposit, indicate it by writing DEP and your initials on the name. e.g. DEP. D.S.
4. If the person who wrote the check is also a member of our bank, then record the withdrawal from their account.
5. After 4 is done, write W.D. (withdrawal) and your initial.
6. If the check is not of our bank, then divide up the Dep. checks by the groups of the banks A-D, E-J, K-M, N-R, S-Z; give to your bank president who will give them to the other bank president.
7. These tellers now will record their withdrawals (W.D.) and initial checks.
8. Once checks are all cancelled, sort and give to bank president who will give to proper teacher to return to students.
9. If a check bounces, write insufficient funds on check and give check to bank president who will return it to the teacher involved.

Do not take as a withdrawal from their account, but do charge them a \$10 overdraft charge.

Then notify the bank of the person that check was made out to as they cannot have the deposited money in that person's account.

This bank will then notify the person who was given the check that the check bounced and they no longer had that amount in their account. This person should contact the person involved to settle the problem.

10. If a check is for a Loan Payment, look up Loan Form and mark it paid.

e.g. 10/4/73 pd. \$143

These forms are in the envelopes by the days and bank involved.

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8. TRACKING A CHECK

Your employer pays you, you pay the supermarket, and the supermarket pays the supplier--all without coins or currency.

It's done, instead, with little pieces of paper called checks--checks drawn on bank deposits, which economists regard as money.

In fact, checking deposits in commercial banks are the largest component of the money supply and money transactions.

About \$9 out of every \$10 spent today is by check--a sort of a note from you to your bank to pay somebody else so much money from your deposit.

And the primary economic function of commercial banks today is to hold demand deposits and to honor checks drawn upon them.

Although you probably have one of the 91 million checking accounts in the United States (no estimate available for Minnesota), you probably know little about what happens to your check after you write it.

What happens can be simple (when a check remains in the community near the bank on which it is drawn) or somewhat complex (where checks criss-cross between cities and towns throughout the country).

Start with the simple:

You give a check written on your account in a local bank to a dealer who deposits it in another local bank. The dealer's bank has to present your check to your bank for collection.

Community banks just exchange checks among themselves. In smaller communities this can be accomplished by messenger. In the Twin Cities, however, there is a special "clearing house" session each morning at the Federal Reserve Bank to which nine major banks send clerks. The clerks hand over bundles of checks drawn on other local banks and receive from them the checks drawn on their bank.

Instead of using cash to settle differences, net settlements are made in the accounts that the clearing-house banks maintain in the Federal Reserve.

So, when a check remains in the community, presentation for payment is simple. However, more than half of all checks leave the community.

Then, member banks use check-collection services of the Federal Reserve System, which clears checks for many banks at the same time.

As many as two million checks are cleared daily by the Federal Reserve Bank of Minneapolis for member banks in the Ninth District (Minnesota, North Dakota, South Dakota, Montana, Michigan's upper peninsula and the northwestern 26 counties of Wisconsin).

NINTH GRADE MATH APPENDIX

Country banks that are not members of the Federal Reserve send out-of-town checks to city correspondent banks that are members. The correspondent banks in the Twin Cities sort out checks for Twin Cities banks and route the rest through the Federal Reserve collection system.

In Minnesota, there are 741 banks that accept checking accounts. Of these, 202 are national banks and 27 are under state supervision. All national banks are automatically members of the Federal Reserve system. Most of the larger state institutions are also members. The remaining 512 banks in Minnesota are non-members.

The route of a check through the Federal Reserve might go like this:

A Minneapolis resident buys tickets for a play in New York and sends a check drawn on a Minneapolis national bank to a New York theater.

The theater mails the tickets and deposits the check in a New York national bank, which sends the check to the New York Federal Reserve, which sends it to the Minneapolis Federal Reserve.

The Minneapolis Federal Reserve then sends the check to the Minneapolis national bank on which it was drawn. The Minneapolis national bank deducts the check from the Minneapolis resident's account and returns the canceled check.

The collection process works like this:

The Minneapolis bank authorizes the Federal Reserve Bank of Minneapolis to deduct the amount of the check from its deposit with the Reserve Bank.

The Federal Reserve Bank of Minneapolis pays the Federal Reserve Bank of New York from its share of the inter-district settlement fund.

The Federal Reserve Bank of New York credits the New York national bank's deposit account, and the bank credits the theater owner's account.

The flow of a check through the Federal Reserve System's cross-country collection services can take a good week to 10 days.

However, an Upper Midwest regional check-processing center, in operation since October, processes all checks on an overnight basis for 106 banks within a 15-mile radius of Minneapolis and St. Paul. Checks are delivered to participating banks by approximately 9 a.m. the next morning.

Of the checks being cleared daily by the Federal Reserve System in the Ninth District, less than one percent are returned. Most of these checks are improperly endorsed or are drawn on accounts with insufficient funds. Some are forgeries, a criminal offense. A few are checks written on non-existent accounts. Payment has been stopped on others. Some are dated ahead of time.

Based on January-June 1972 clearings of almost two million items per day, returns dropped to just a little over one-half percent from about one percent in 1971.

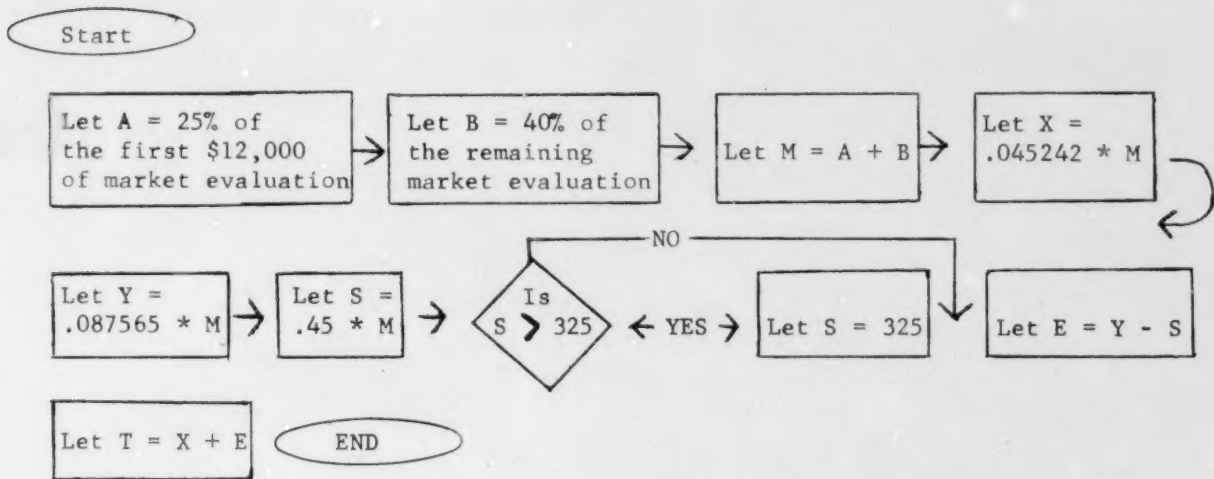
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Many banks, responding to growing complaints by merchants about bad checks from customers, have tightened their control of checking accounts.

From the Picture Magazine, Minneapolis Sunday Tribune, April 22, 1973

NINTH GRADE MATH APPENDIX

9. FLOW CHART FOR CALCULATING TAXES ON HOMESTEADED PROPERTY



Definition of Constants Plus Variables

.005242 is bonded indebtedness factor of mill rate

.087565 is the expense factor of the mill rate

S = Sales tax forgiveness

T = Taxes

1 mill is .001 cents

NINTH GRADE SCIENCE

Individual and community members have a direct effect on their environment. Their need and use of various natural resources are destroying the ecology of various locales.

Through the study of science, people are aided in their understanding of, and ability to deal with, ecological problems.

The purpose of the following materials is to supply activities that will help the student become aware of the role science plays in the community. The curriculum on the ninth grade level has traditionally focused on physical science. Therefore, these activities have been designed to be integrated into a physical science curriculum. These are intended to be sample activities. It is recommended that the teachers expand and adapt the materials to meet the needs of their own students.

Specific Concepts

- Chemical needs
- Chemical uses
- Experimental techniques
- Fluoridation
- Corrosion
- Recycling
- Electrical and solar energy
- Potable
- Biodegradable
- Decomposition
- Conduction of electricity
- Preservatives
- Water hardness

Classroom Objectives

Content

- The student will understand the role of chemistry in the maintenance of his community.
- The student will understand the role of chemistry in the sanitation needs of his community.
- The student will be aware of the chemicals used in food.
- The student will become aware of the role physical science plays in controlling the quality of air and water in a community.
- The student will become aware of the electrical power alternatives for a community.
- The student will understand how electricity is generated.
- The student will become aware of the ability of various materials to conduct electricity.

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Skills

The student will be able to identify, evaluate, and discuss chemical reactions.

The student will understand and use basic laboratory techniques.

The student will be able to construct a model from a diagram.

The student will become proficient in the use of sampling techniques.

Attitude

The student will view the study of chemistry as a means of helping people to function more efficiently in their community.

Students will realize that physical science is an integral part of the community.

The student will see that a relationship exists between simulated laboratory experience and actual situations.

The student will see the importance of examining and clarifying experimental data.

The student will see the importance of the conservation of natural resources.

The student will develop a critical attitude regarding chemicals found in food.

PHASE I

The following activities are designed to complement other activities in Phase I.

Activity I Chemicals Found in Food

- A. To become acquainted with the constant use of and need for chemicals in their lives, students should make a list of 10 chemicals found in food items. Such a list could include the following items.

<u>Product</u>	<u>Chemical</u>
1. coffee creamer	1. sodium caseinate
2. chocolate powder	2. vanillin (artificial flavor)
3. gelatin	3. sodium citrate
4. instant breakfast drink	4. potassium citrate
5. reconstituted lemon juice	5. sodium benzoate
6. instant potatoes	6. sodium sulfite
7. dry macaroni and cheese dinner	7. sodium phosphate
8. instant pudding	8. calcium carrageenan
9. snack crackers	9. butylated hydroxy toluene (BHT)
10. Kool Aid--instant tea	10. butylated hydroxy anisole (BHA)
11. salad dressing mix	11. monosodium glutamate
12. matzo meal	12. sodium
13. mayonnaise	13. calcium disodium EDTA

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- B. Upon completion of the chemicals found in the food activity, assign the students the task of observing the effects of selected chemical preservatives upon living things. This research should take the form of library studies, interviews with chemists and physicians, or actual experimentations with plants and animals.

The students' research should include the following information:

1. Level of preservative in food
2. Dangerous levels of preservatives
3. Physical effects of preservatives (if any)
4. Synergistic effects of preservatives
5. Other uses of chemicals found in preservatives

The results of the students' research should be presented to the class as bulletin boards, oral presentations, or written reports.

Activity II Swimming Pools

- A. The instructor should invite a resource person to explain to the class what chemical restrictions are placed on public swimming pools and the reasons for these restrictions. Such resource people could include the school custodian in charge of the school pool, local pool directors, state inspectors, and local governmental officials.
- B. A sample of water from a local swimming pool could be obtained. Test the sample for (a) water clarity, (b) chlorine content, (c) PH level.
- C. Have the students test other samples of water such as tap water, stream or lake water, rain water, and distilled water. The samples should be unlabeled to avoid student pre-judgment.
- D. Have the students choose one of the above samples and, using the necessary chemicals, alter the water to meet the standards explained by the resource person.

Materials needed: pool testing kits or silver nitrate, pool chemicals, and filter paper.

Activity III Street Slush

This activity is designed to relate the use of certain chemicals to the winter needs of the community.

- A. Obtain a sample of winter street slush. (The teacher may want to obtain this when available and save for this experiment.) Have the students test the water for salt using silver nitrate to detect the chlorine. A flame test could be used for calcium and sodium.
- B. To understand the effect of salt on ice and snow, the students should take the temperature of a mixture of ice and water. The temperature

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should be taken again after salt has been added. After this experiment, the teacher may want to discuss student conclusions.

- C. Finally, the students should test the effects of salt on various metals. The teacher should conclude this experiment with a discussion of the proper care of metals and the most corrosive-free materials to be used on areas accessible to salt such as cars and home water softeners and pipes.

The following activities are to be used with Phase II to acquaint the students with the roles within the community.

PHASE II

Activity I Recycling

Materials needed for this activity include newspapers, mixing bowl, 1 cup of wallpaper paste or starch, window screen, an 11" x 8" x 2" pan (or larger), wax paper, roller (a jar or beaker will do), a mixing stick, and a measuring cup.

Tear one page of the newspaper into very small pieces and place in the bowl and add two cups of water. Let this soak for a few minutes. Stir in the water-paper mixture until the paper is broken into oat-sized pieces. At this point, add about 2 tablespoons of wallpaper paste or starch and mix. Place the window screen over the pan and pour the paper mixture onto the screen. Cover the mixture with wax paper and roll it smooth. Let the mixture dry. This may take as long as two days. The result should look and feel like gray cardboard.

Activity II Power Plants

People have a critical need for energy. Many communities in the nation are currently weighing the benefits and the disadvantages of nuclear fuel and fossil fuel power plants in relation to their community's needs. The objective of this activity is to acquaint students with fossil fuel and nuclear power plants. Other alternatives such as solar energy will be explored later.

- A. The instructor should begin this activity by obtaining a hand generator and explaining how it works. The instructor may wish to present various simple experiments utilizing the generator such as having the students hold hands firmly in a chain with the end students each holding terminals. The instructor should explain how the generator has been made as well as how it produces electricity.
- B. Divide the class into groups of four. Each group is to determine three methods of turning some kind of generator to produce electricity. Typical sources of energy may include water, steam, animal power,

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gasoline engine, wind, hot air currents. After the students have brainstormed, the teacher should bring the class together and list on the board and discuss possible energy sources.

- C. Discuss the advantages of each of these methods of turning the generator. Which would be most practical? The most expensive? The least polluting? Which do the students think might be the most common in this country? (80 percent in U.S. is steam power, 17 percent of the electricity in the U.S. is from hydroelectric plants, and 3 percent from all other methods.)
- D. Since steam-electric powered plants are currently most numerous in the United States today, it is necessary to understand how they work. The instructor may want to use the following diagrams on a transparency to look at the fossil fuel power plant, the nuclear power plant (boiling water reactor), and the nuclear power plant with a pressurized water reactor. (See Appendix 1.)

Activity III Water Treatment

- A. This activity deals with water treatment for human consumption. The teacher should invite a speaker from a local or state governmental agency to explain what must be done with various water supplies to make them legally acceptable for human consumption.
- B. Students could conduct this model water filter experiment. The materials needed include: a two quart plastic container and cap (with bottom cut out); pebbles and gravel; coarse sand; fine sand; and a ring stand.
- C. Use a sharp tool to put holes about 1/16 inch in diameter in the container cap, make as many holes as is convenient. Place the cap on the jug and invert it.
- D. Place the jug on the ring stand and begin preparing the filter bed by putting a few pebbles in the neck of the jug. Add about 2 inches of gravel, 2 inches of coarse sand, and finally 2 inches of fine sand.
- E. With a white bowl under the cap of the jug, pour various samples of water through the model filter bed.

Some suggestions for water samples are: muddy water, dish water, bath water, and coffee. As an alternative filter material, activated charcoal, diatomaceous earth, and spun polyester filtering material could be used.

Activity IV Decomposition

The experiment in this activity is designed to remain in the classroom for one to two months.

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- A. Begin by inviting a speaker from a state or local governmental agency to discuss the treatment and disposal of sewage.
- B. A class experiment on the decomposition of solids in soil can be used at this point. Materials needed include a large, deep tray (about 24" x 18" x 4"), soil to fill the tray, samples of solids which should be small, thin, and should include biodegradable and non-biodegradable items such as aluminum foil, paper towel, newspaper, wool, cotton, nylon, plastic, toilet paper, banana peel, apple peel, potato chips, bread crust, or potato peel.

Place about $1\frac{1}{2}$ to 2 inches of moist soil in the tray. Place the solid samples in the tray, noting their locations. Cover the articles with $1\frac{1}{2}$ to 2 inches of moist soil. Add a little water every day for 30 to 40 days. After this period of time, uncover a few samples to see what decomposition has taken place. If the teacher feels that enough decomposition has taken place, uncover the remaining samples. If not, cover those checked and wait longer.

- C. The teacher may wish to conclude this activity with a discussion of biodegradable materials.

Activity V Air Pollution

- A. Many students will be planning businesses and manufacturing concerns in their social classes. All students creating such businesses should have their science teacher or a student government board with a science teacher serving as a consultant approve their emission control devices before they begin operation.
- B. The purpose of this activity is to build a model smoke trap. The materials needed include a ring stand, cardboard tube from paper towels, a 6" x 6" piece of aluminum foil, two toothpicks or wooden match sticks, rubber bands, 1 coil (model "T" type), 1 coil of bell wire, a 6-volt battery, 1 roll of electrical tape.

To begin this activity, wrap the aluminum foil around the cardboard tube about one inch from the end of the tube and secure it. Remove about six inches of insulation from a piece of wire about three feet long and wrap the bared wire around the foil approximately halfway up the tube, securing it tightly. Insulate the rod of the ring stand by wrapping it with tape or sliding a rubber tube over it.

Secure the cardboard tube to the ring stand in such a manner that it is about four inches above the base of the stand. Rubber bands may be used here. Remove seven inches of insulation from about three feet of wire and suspend the wire in the tube with toothpicks as supports. Keep the wire snug and in the center of the tube as much as possible. Complete the connections as shown in the drawing in Appendix 2.

To operate the smoke trap, place a smokey flame under the tube. After

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smoke begins to come out of the tube, close the knife switch. Damp newspapers or an incense burner are good sources for smokey fires.

Activity VI Simulation Games

There are several science oriented classroom simulation activities that could be used successfully at this point to expose students to the environmental effects of community services. Smog and Dirty Water are both games that we recommend to be used in the classroom. These games have been published by Urban Systems, Inc., 1033 Massachusetts Avenue, Cambridge, Massachusetts, 02138.

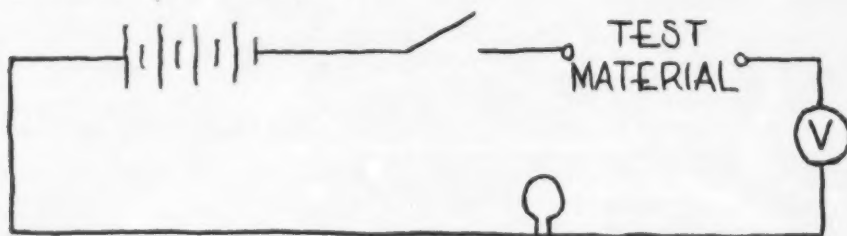
PHASE III

Activity I Conductors and Non-conductors

The purpose of this activity is to acquaint the student with the ability of various materials in his community to conduct electricity.

For this activity the following materials will be needed: a 6-volt battery, bell wire, knife switch, small light bulb and receptacle, DC volt meter, a board with two connecting terminals, a beaker and cover that will allow for connecting two metal strips, a collection of materials to test for their ability to conduct electricity such as copper, dry cotton, wet cotton, aluminum, tap water, distilled water, paper, dry wood, wet wood, and leather.

Set up the circuit as shown:



Place each test material in the circuit and record the volt meter reading. Rank the test materials in order from best conductors to poorest conductors, placing non-conductors last on the list.

In their lab groups students should brainstorm as to why some conductors are better than others.

Activity II Solar Energy

- A. To examine alternative sources of energy, the instructor could contact a resource speaker from Honeywell to discuss solar energy and its uses. The teacher may write to Honeywell, Inc., 2701 4th Avenue South, Minneapolis, Minnesota 55408.

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- B. There currently are experimental stations throughout various communities working with solar energy. The instructor may wish to contact such places for field trips and technical information. In the Minneapolis-St. Paul area one such experimental station is located at North View Junior High School in the Osseo Independent School District 279.

Activity III Model Community

For extra credit a student may construct to scale a model community. Students should wire this model tracing the circuit from the power plant to the eventual consumer.

PHASE IV

Activity I Alternatives to Preservatives

- A. At issue today is the charge that artificial food preservatives are harmful to the long-range health of the individual. To explore this controversy, invite a resource speaker from an organic food store, a food producing company, or a university to the class to speak on chemical preservatives in food including what the preservatives do to the food, their effects on people, and the kinds of foods in which preservatives are found. The speaker should also speak on alternatives to artificial preservation.
- B. Have students make a list of not less than 15 foods in their home that contain artificial chemical preservatives. The lists should be brought and compared in class.
- C. Students could go to a grocery store and make a list of not less than 15 food products that do not contain any type of artificial preservatives. These may include many fresh, dried, or canned foods.

Activity II Soft Water

Many areas of our country have water sources that yield water of varying degrees of hardness. The effect of hard water can be seen in the efficiency of our soaps and detergents. Since water and its hardness directly affect the residents of the community, we feel that the student should be aware of the difference between hard and soft water. Also the process of softening water should be explored.

- A. The instructor could invite a representative of a water softening company to explain the difference between hard and soft water (taste test), when a softener is needed, the effects of hard water, and how a water softener works.
- B. The instructor could obtain a water hardness map of the local area or state and discuss the reasons for hardness and what areas might have

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problems with water hardness.

- C. The instructor could obtain water sampling kits or the chemicals in such a kit and have the students test various samples of water to determine their hardness.
- D. Lab groups of students could run experiments testing the efficiency of detergents, biodegradable and non-biodegradable soaps in samples of water which vary in degree of hardness.

Activity III Fluoridation

At the time of this writing, Brainerd, Minnesota, is in court arguing that they should not have to fluoridate their municipal water system. When studying fluorine and chlorine, the instructor should invite a person to discuss why these chemicals are added to water. What properties do these chemicals have? Why is it desired to have fluoride in the water and what are reasons for people to object to the addition of fluoride to their water supply?

Activity IV Individualized Activities

The unit provides the opportunity for the teacher to assist students in areas of individual interest. The teacher could be available to help students design and implement experiments which examine environmental problems within the simulated or real community. A standard procedure sheet outlining the scientific method could be used to direct independent students' inquiring.

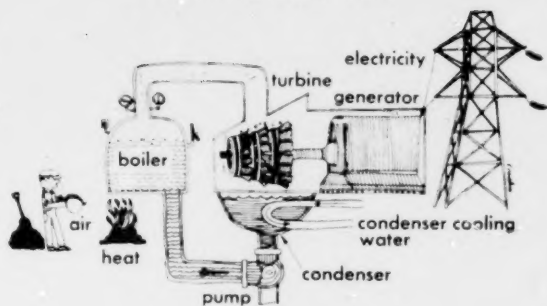
Ninth Grade Science

APPENDIX

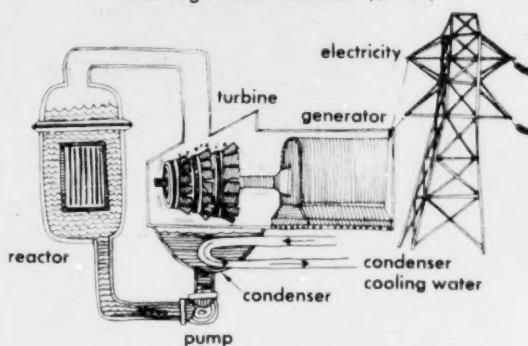
NINTH GRADE SCIENCE APPENDIX

1. POWER PLANTS

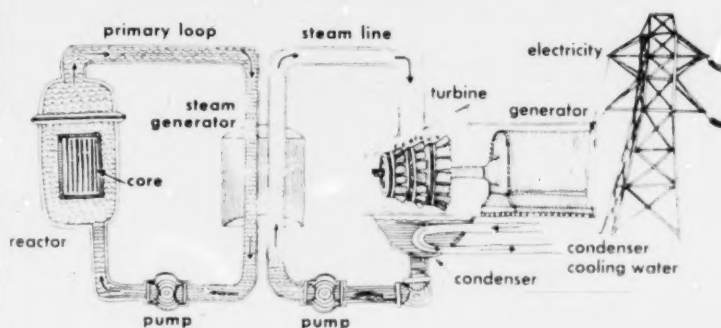
Fossil Fuel Power Plant



Nuclear Power Plant-
Boiling Water Reactor (BWR)



Nuclear Power Plant-
Pressurized Water Reactor (PWR)

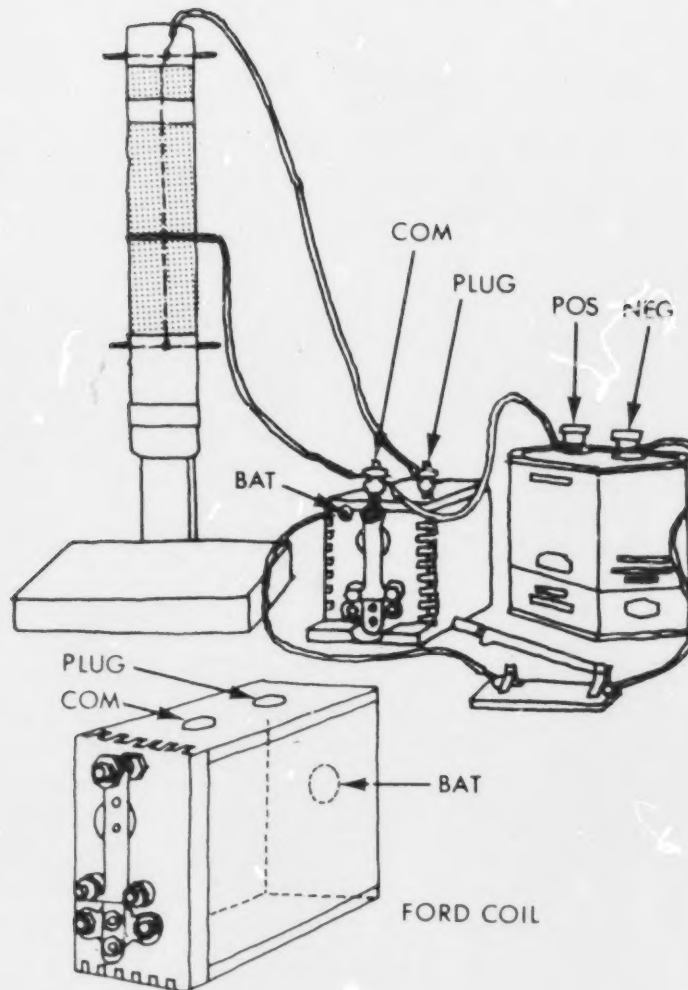


Adapted from USAEC.

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NINTH GRADE SCIENCE APPENDIX

2. FORD COIL



From Environmental Experiments by Robert F. Schultz and Russell Klix, copyright 1973 by Thomas Alva Edison Foundation. Used with permission of Thomas Alva Edison Foundation.

NINTH GRADE INDUSTRIAL ARTS

Industrial arts has a central role in developing both the concept of a working community and the mechanics of the simulation game in the ninth grade.

Ninth grade graphics will be responsible for the mechanics of printing a newspaper and general advertising. The community will also need checkbooks, deposit slips, check registers, transaction forms, loan transaction forms, savings passbooks, withdrawal and deposit forms, plus other relevant business forms.

Specific Concepts

Photographic reproduction
Advertising layout
Printmaking
Photographic lithography
Light and color mixing
Choice of building materials
Tools and their use

Graphics
Mechanical drawing
Floor plan
Scale
Purpose and design
Communication
Persuasion

Classroom Objectives

Content

In Graphics

- the student will become aware of additive and subtractive color making processes.
- the student will become aware of lithographic and photolithographic processes.
- the student will become aware of black and white photo development, enlargement, and photo retouching.
- the student will become aware of various papers and inks.
- the student will become aware of silk screen reproduction.
- the student will become aware of layout and paste-up techniques.

In Woods

- the student will become knowledgeable of building materials and their application.
- the student will become knowledgeable of building code requirements.
- the student will become knowledgeable of power tool usage, maintenance, and terminology.
- the student will become knowledgeable of safety requirements of group shop work.
- the student will understand the processes involved from idea to product.

In Drafting

- the student will become aware of scale and proportion.
- the student will become aware of laws of perspective.
- the student will become aware of measurement and drafting tools and their usage.
- the student will become aware of blueprints.
- the student will become aware of builder symbols for electrical, heat ducting, plumbing, millwork, windows, and door swings.
- the student will understand the relationship between design and product.

NINTH GRADE INDUSTRIAL ARTS

Skill

In Graphics

the students will be able to follow the procedure of photolithography as applied to the community simulation newspaper.
the student will be able to follow standard photographic procedures in developing advertising campaigns.
the student will be able to set type.
the student will be able to combine printing and pictorial elements compatibly.

In Woods

the student will be able to follow basic operating procedures for power tools.

In Drafting

the student will be able to draw accurately to scale.
the student will be able to draw detailed floor plans.
the student will be able to draw elevations.
the student will use laws of two and three point perspectives.

Attitude

In Graphics

the student examines his role in media manipulation.
the student recognizes the importance of graphic skills in newspaper publishing.

In Woods

the student recognizes the importance of choosing materials that reflect the individual's financial, aesthetic, and mechanical criteria.
the student sees the relationship between quality, workmanship, and self actualization.

In Drafting

the student appreciates the complexity of home design.
the student becomes cognizant of the need for accurate visual display of information in the creation of any product and process.
the student realizes the relationship between individual needs and total home design.

Activity I Newspaper production

The publishing of a newspaper entails the coordination of a large number of complex processes that include a wide variety of occupations. It begins with data collection and analysis, and ends in a printed visual product, working within the framework of a pre-determined format.

The English students will be tasked with the roles of reporters, copywriters, and editors. Art students will be tasked with illustrations and the advertising layout. The graphic class, working with art and English, will develop the gathered material and will put up layouts and proofs. The agreed upon final proof will be reproduced by various graphic printing processes. English will handle distribution of the final product to the ninth grade students.

NINTH GRADE INDUSTRIAL ARTS

Certain newspaper articles will call for explanatory photographs or illustrative work. The graphics students will be responsible for taking the photographs, developing, editing, and determining the location of the picture within the story. Certain articles may need illustrations, graphs, and charts, necessitating three color printing techniques.

When all the copy has been written and explanatory photographs, illustrations, graphs, and charts collected, they will be assembled into layouts. Each layout is then put in order and the final copy is run off.

Activity II Printing techniques

Any urban area relies heavily upon print shops to serve individual and community needs. Within our community, printing facilities will be needed for the newspaper production, financial forms, advertising fliers, labels, and miscellaneous products.

Graphic students will form a corporation that will charge students for printing services provided. One example is check printing in which a student orders personalized checks. The cost is determined by the printer and will include the cost of materials, overhead, and profit. This cost will be debited to the customer's bank account.

DRAFTING ACTIVITIES

Activity I

Drafting students will develop a basic floor plan for one of the business concerns created in the social studies classes. All floor plans should detail the utilization of space based upon the purpose of the business and the needs of the individual workers.

The students should allow enough space for all work related activities allowing for effective traffic patterns in interior work areas. Orientation of the structure on the site will take into consideration existing transportation facilities, other structures, parking, loading, and other specific physical site peculiarities. Providing for the individual's human needs includes adequate sanitation, rest areas, environmental control, and eating areas.

Final drawings will be done to scale with appropriate keys and legends. Flow charts with worker activity movements will be illustrated.

Activity II

When the eighth grade students finalize a floor plan concept for the Model Family Home, they will give it to the ninth grade drafting students to develop into blueprint form, which is then reprinted by the graphics students.

NINTH GRADE INDUSTRIAL ARTS

POWER WOODS : Construction of the Home Model

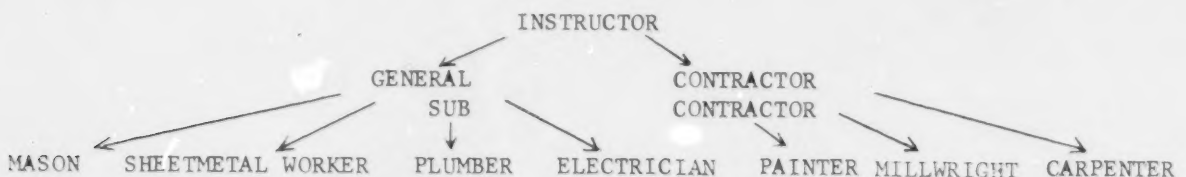
In the seventh grade, students develop a family model with certain psychological needs concerning privacy and individual lifestyles that will suggest a house model. A financial framework will be developed in the seventh grade that will provide eighth graders with a housing budget from which to work.

Using the seventh grade socio-economic data, eighth graders will choose a home to fit the families' needs. This should involve as many students as possible working in "family" groups. House plans can be obtained from many sources: local home builders, general contractors, and pre-fab construction companies. The family groups should choose plans that fit the family needs within the budgetary limitations provided.

With numerous groups involved, different housing solutions will emerge. The groups should be informed that all of the plans will be considered for construction; however, only one will be chosen. It will be necessary for the families to compete and sell their housing plan to the student body.

Activity I Establishing workers

The student body and family solicit students interested in building the house. As many students as possible should be involved to insure that all the trade skills are represented through the contractors and sub-contractors.



The general contractor will coordinate with the sub-contractors throughout the various stages of the project. The general contractor will have first hand knowledge of: house plans, sub-contractors, and workers.

The instructor will determine the various construction stages and will make decisions concerning the various materials used in the house model.

At the close of the eighth grade, the general contractor should have commitments from his sub-contractors, and they in turn should have commitments from their workers.

Activity III Site location

In the ninth grade the approved housing plan must then be located within the community and built. A building lot must be chosen by the family from the community board that will consist of a 4' X 6' scaled community showing residential areas, industrial areas, parks, schools, and the various lots and proposed developments that are open for residential building. There

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are also various other lots available throughout the established community. Established lots will need "plot" sheets. Such information as easements, water, sewer, and other important building aspects will be prepared by interested faculty members. (If possible, a file of real but obsolete land titles, abstracts, plot sheets, etc., could provide a more realistic study.)

Students should interview local building inspectors and find out about codes, assessments, easements, and lot sizes. They may also take the opportunity to listen in on local building council meetings and personal building problems, and building concepts that are proposed.

Financing is the next logical step. Estimates and building "specs" should be assembled and various banks and savings and loan associations contacted to establish loan amount, down money, interest, insurance, taxes, and various other "hidden" loan costs and monthly payments.

The students should then give their plans to a local builder for a bid. The teacher could utilize an outside resource person for this, and try to establish an accurate cost per square foot.

Activity III Construction

At the beginning of the ninth grade, a general meeting should be held and an overview of the construction of the home model explained to the students involved.

A timetable should be written to include: site or lot preparation, locating the home foundations, excavation, building forms (footing), masonry (walls), first floor "cap," back fill and rough landscaping, building frame construction, roof completion, sheathing of walls, windows, siding and exterior finishing, heating, plumbing system, electrical system, insulation, wall materials, exterior finishing, interior finishing, final landscaping, and home decorating.

Construction will begin with excavation of the hole roughly established within the site box. Foundry sand must be molded so the excavation does not continue to crumble before the walls can be established.

To locate the foundation of the structure within the rough excavation, a simple but accurate "batter board" can be constructed and mounted directly to the sides of the site box. String can be tautly pulled, and drops accurately made to establish exact corners of the building. Carpenters will build foundation footings. Cement and sand will be used for the foundation. Foundation blocks will be made of wood separately laid by using a slow setting mastic mixed with sawdust.

After the foundation walls have been completed, sanitary sewers and water will be assimilated by trenching in the direction of the street, and plastic pipe laid under the foundation extending into the floor slab.

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Materials to be used in the actual house construction will vary considerably depending on the house design. The scale of the house constructed in this particular case will be one inch equals one foot, thus a normal 24' X 40' rambler style home would be 24" wide and 40" long. A model of this size will fill the site box and be large enough in which to work.

Rough dimension lumber such as 2" X 4" or 2" X 6" for actual house framing will be cut from pine, balsa, or basswood to actual scale. Using 1 inch = 1 foot, a 2" X 4" would be slightly less than 3/16" X 3/8". These are small dimensions, but if glue and small brads are used properly, the framework of the house can be surprisingly strong.

Even time consuming and complicated roofing and siding materials such as cedar siding and hand split shakes can be duplicated. Window glass units can be preassembled using wood frame and thin plexiglass, made in the shop and set into rough openings in the model. Sheathing can be duplicated using various weights of tag board and/or thin sheets of balsa wood.

Every attempt should be made to retain a high degree of realism. Variable diameter flexible plastic tubing can simulate plumbing. Colored small wires obtained from the phone company can be used in house wiring.

Heat ducts and cold air returns will be constructed of light tag board using sheet metal lay-out techniques. For display purposes, the ducting will be attached to the basement cap which will sit on the foundation but not be permanently attached.

Small styrofoam sheets, cotton rolls, or even actual insulation can be used for insulating purposes. Small ceramic lavatories and sinks can be cast in art classes.

For ease of workmanship, many materials will be simulated. Almost any material that is used inside a real home could be adapted and utilized in the model.

A few lights inside the home and a night light as part of the landscaping could offer the electricians an opportunity to work with battery low-voltage wiring. A method for opening the model for work purposes and general observability by students and other interested people should be provided. A number of methods could be employed to show otherwise covered construction processes in the completed home. The roof may be part transparent with plexiglass sheets and hinged for removal. This will allow observation of interior detail when the roof is in place.

Plexiglass sheets could also be implanted in various interior and exterior walls to reveal electrical and insulation detail.

Only a few rooms, perhaps the kitchen and one bathroom, need be completely finished to the extent of being decorated.

The cost of the model should be minimal. A surprising amount of material

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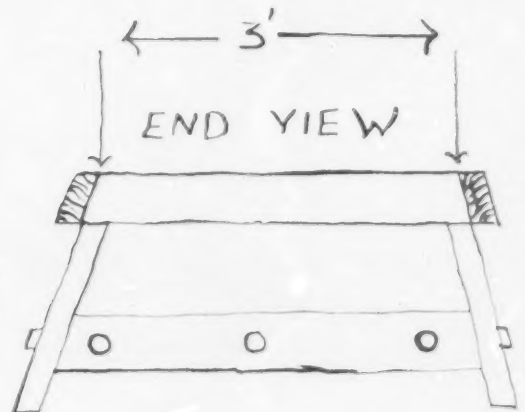
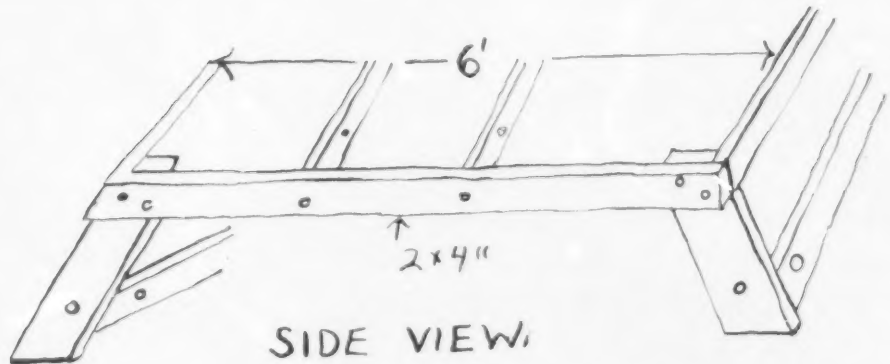
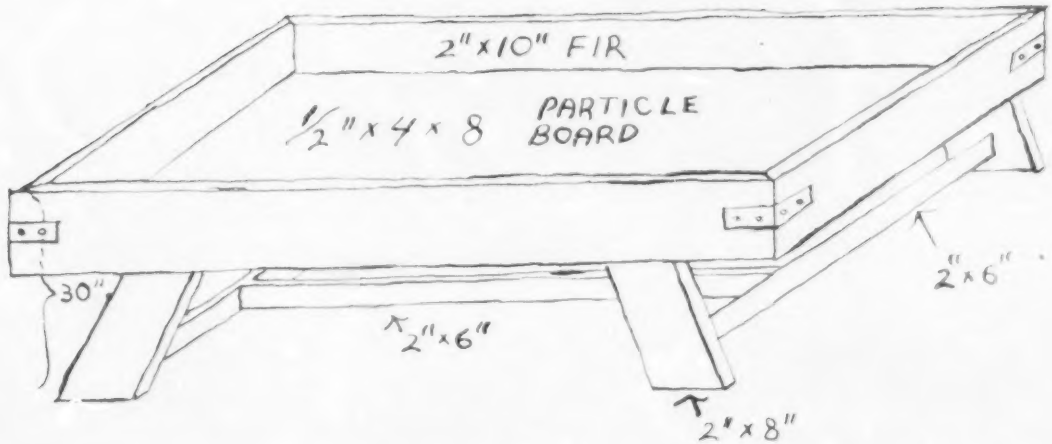
can be obtained from scrap stock in the wood shop. Student ingenuity should be used to find other needed material that appear realistic.

Small plastic shrubbery and trees can be purchased and used for landscaping purposes. Students could also make imitation trees and shrubs from dried weeds.

An important component of the development of the home model is record keeping. Photographs should be taken during each aspect of construction. These may be placed in a scrapbook or used for a bulletin board.

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SITE BOX



3" LAG BOLTS
5" MACHINE BOLTS

NINTH GRADE ART

Art provides a humanizing component in the ninth grade simulated community. The consideration of aesthetic qualities in developing activities enables the individual to feel that he has created a sense of place in the community.

This sense of place in a community provides multiple uses for business, manufacturing, government, and residential areas that insure psychological and physical gratification for the individual.

Too often in community planning the greater concern of planners has been monetary reward with little attention to such basic physical needs as pedestrian rest areas or psychological needs such as public meeting areas.

The art component will deal with the total person from the perspective of creating a sense of place that provides for all human needs while allowing for self-actualization of the individual.

The art curriculum in ninth grade will provide certain skills relating to specific art oriented careers such as architects, city planners, commercial artists, cartographers, and illustrators. The curriculum will also provide an understanding of the cultural opportunities available within the community so that the individual will develop his leisure time in a more self-actualizing manner.

Some activities tie directly and sequentially to others in different disciplines as outlined elsewhere in the unit, while many can be used and/or modified as single concept activities.

Specific Concepts

- Map symbols and use
- Scale and ratio
- Legends and keys
- Orientation
- Topographic features
- Demographic data
- Political data
- Socio-economic data
- Color coding
- A sense of place
- Color harmonies and discordancies
- Design elements
- Visual impact
- Role playing
- Ethnic grouping
- Cultural awareness
- Lifestyles
- Leisure time

Classroom Objectives

Content

The student will understand color theory.

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The student will understand map symbols and their use.
The student will understand design elements and their interrelationships.
The student will understand the mechanics of visual communication.
The student will understand the concept of providing a sense of place in the community.

Skills

The student will define problems involved in urban planning.
The student will identify questions which need to be answered concerning the solutions to urban problems.
The student will develop hypotheses concerning the effects specific planning decisions would have upon the simulated community.
The student will find information--written, oral, or pictorial--needed to evaluate the hypotheses.
The student will use information from maps, photographs, readings, tapes, films, and discussions, to reject, revise, or confirm his hypotheses.
The student will locate places on maps.
The student will use map symbols to locate and identify geographic features on maps.
The student will form hypotheses from information gained from maps and aerial photographs.
The student will check for the completeness of information.
The student will check for the bias of authors.
The student will distinguish between fact and value judgments.
The student will distinguish between relevant and irrelevant information.
The student will generalize political, demographic, and topographic data into understandable cartographic form.
The student will work with color harmonies.
The student will unify design elements based upon commonly perceived community needs.

Attitude

The student will develop a sense of his or her uniqueness and how to visually manifest it.
The student, through aesthetically determined decisions, will understand his tastes in color selection and figure ground relationships.
The student will realize the importance of relating his needs to a realistic budget.
The student will develop a personalized concept of the use of leisure time through the cultural opportunities in the community.

Activity I Cartography: The Art and Science of Mapmaking

Students will learn to represent geographic areas and physical objects such as buildings, roads, utilities, in symbolic form. They will be able to differentiate land usage in graphs and maps. They will deal with accurate

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scale and ratio in these representations.

The area chosen for study will be the business district of either side of Bass Lake Road, County Road 10, from Winnetka Avenue to Highway 52, exclusive of the Crystal Shopping Center. (Teacher note: Substitute your local business districts.)

The specific concepts used in this activity involve scale/ratio, keys and legends, map symbols, color coding, readability, and visual impact.

After an introduction to very basic map making, terminology, and skills, the students' teams will first construct a map of the area showing existing usage of residential, retail/wholesale trade, manufacturing, and streets with parking, pedestrian walkways, and semaphores indicated.

Using the cartographic information supplied, a group of social studies students will identify the problem areas such as inadequate parking, poor accessibility, no provision for elderly or handicapped pedestrians, no common meeting areas or green belts, and no sense of exterior design control. The social studies students could be from the concerned citizens group.

Activity II

Once the problem areas have been defined by the concerned citizen groups and government, a general proposal for redevelopment is submitted, outlining the problem areas to be solved and geographic area involved. This general proposal is then given to design teams who compete for a government contract based upon the most aesthetically pleasing solution which solves the identified problem areas. This solution will be in map form, with accompanying artists' renderings of the proposed completed projects. Note: Social studies will be responsible for the government's role in evaluating the proposals.

Resource people to be used in this activity could be architects, city planners, cartographers, renderers, designers, and landscapers.

Activity III Cultural Opportunities

The concerned citizen will want to assure a broad range of cultural opportunities to provide for the multiple interests of individuals within the small urban community. This activity will enable the student to explore what cultural, educational, recreational, fraternal, and religious activities are available within a five-mile radius of his home.

The student will list the activities into broad groupings and rate them by the following criteria: accessibility, provision for age groups or handicapped, hours of operation, and deficiencies or problem areas (hygiene, visual attractiveness, personnel).

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The student will list the opportunities that he would like to take advantage of which are not available within his five-mile radius. The student will then rate his five-mile radius areas as excellent, very good, good, fair, or poor with explanations of ratings and possible solutions.

Activity IV Ethnic Groupings in Urban Areas

The Twin Cities has a number of nationalities and social groups who keep traditional folkways that enrich and diversify the general milieu. Students will discover which of these groups are operating in the metropolitan area and examine their cultural contributions to the community.

Possible ethnic groups to consider are Swedish, Norwegian, Finnish, Polish, Ukranian, Afro-American, Indian, Chicano, Mexican-Americans, and Greek.

Areas to be considered will be handicrafts, nationalities, fine arts, dance, music, and dress. Certain holidays will be explored such as St. Patrick's Day, Columbus Day, Svensganestag, Setenday Mai, St. Urho's Day, and the Renaissance Fair.

The student will choose one of the ethnic groups listed and show where the group lives if in a specific area of the community on a street map of metropolitan city.

The student may choose one of the cultural holidays to do an investigative report, detailing costumes, their origin and special meanings; traditional dances; and cultural activities, such as old world handicraft demonstrations and traditional foods. The report should be developed with photographs and drawings, and if possible, cultural artifacts. The instructor will aid by attempting to bring in appropriate resource persons.

The student may also demonstrate one of the traditional handicrafts, such as Ukranian Easter egg decoration. The student should be aware of tools, processes used, social significances, locations of resources, and examples of handicraft.

NINTH GRADE HOME ECONOMICS

Ninth grade home economics has two main thrusts. One is the area of consumerism which is developing into a major new industry with new career opportunities being created every year. There is, of course, the obvious benefit to the individual of heightened interest in food, water, and air quality.

The second area is applied homemaking skills. Many concerned citizens are now asserting their own aesthetic needs and preferences which humanize shopping, working, and living areas.

Students also have an opportunity to exercise a greater degree of control over the humanizing of the school environment. This is accomplished through plant arrangements, visual vitalization of hallways, and developing plans for student-run commons areas.

Specific Concepts

- Harmony
- Unity
- Color
- Negative and positive space
- Plant types
- Plant care
- Plant proliferation
- Accessories
- Environmental control
- Consumerism
- Budget
- Warranty
- Credit
- Interior landscaping

Classroom Objectives

Content

- The student is aware of plant types.
- The student understands plant maintenance.
- The student knows color harmonies.
- The student understands the variety of credit models available and their characteristics.
- The student understands the relationship between negative and positive space.
- The student knows major appliance categories.

Skills

- The student is able to arrange plants to create visual harmony.
- The student is able to budget major purchases.
- The student is able to categorize plants into visual categories.
- The student is able to make use of graphs and charts to illustrate observable physical phenomena.
- The student is able to coordinate accessories, plants, and surroundings.
- The student is able to analyze comparative features of similar products.

NINTH GRADE HOME ECONOMICS

Attitude

The student realizes the relationship between living things.

The student grows in awareness of his or her own needs and relates them to purchases.

The student sees his part in creating a climate of community involvement and spirit.

The student realizes that the community should be a pleasing and practical environment based upon individual and community needs.

The student believes in consumerism as a way of building self-awareness through a realization of personal needs.

Activity I Consumerism

The students will develop models for purchasing. First the student will determine, on an individual basis, what personal needs to consider and rank them in importance. The student then must search out the best solution to their established need--they must compare products. The second step of the model deals with comparison criteria and evaluation, terminating in a specific product purchase decision. The process does not end here. The person then must also review the financing of the purchase and choose the plan that best fits their needs. The following is a reference model containing many important considerations. This is not meant to be an exhaustive list.

1. Establishment of needs
 - a. Budgetary considerations
 - b. Family unit bargaining
 - c. Amount of use
 - d. Psychological needs
2. Comparative shopping
 - a. Durability
 - b. Quality
 - c. Optional features
 - d. Cost
 - e. Maintenance available
 - f. Warrantee
 - g. Used vs. new
3. Decision-making/financing
 - a. Revolving credit
 - b. Cash
 - c. Check
 - d. 90-day notes
 - e. Deferred payment plans (no interest)
 - f. Lay-by
 - g. Installment loans (bank or credit union)

Activity II

The student chooses a major appliance. Each student, using the model from step two on, will determine what appliance model to purchase at what retail

NINTH GRADE HOME ECONOMICS

or wholesale outlet or from what private party. Students will explain their choice by drawing up comparison tables. This model also extends to the purchasing of any durable goods.

Activity III

While it is true that people live up to their means regardless of income, and that percentages spent in various categories remain somewhat stable, people in higher income brackets have the potential of greater variation in lifestyle just because of the dollar amount they are able to budget in each general category. Also, lower and higher income persons show the same costs on many services and products. In addition, higher income brackets have easier access to financing, better financing rates, and more financial counseling available.

The student will develop a model of needs to determine spending patterns for a family of four. The student will work from the attached chart.

1. Fill in the chart giving the information in each category (minimums remain until the percent of income is reached for that category).
2. Add some of your own categories for recreational activities with a realistic cost for four people.
3. Figure the number of times the consumer could purchase the item given the income constraints for each activity and for every income group.
4. Draw conclusions about the type and amount of recreational activities the different income groups enjoy.
5. Questions to be answered:
 - A. Which income group has the greatest potential housing mobility?
 - B. What food quality differences would there be between the income groups? Be specific in types of food consumed.
 - C. What effects would more money for clothing have on the student's peer interrelationships in school?
 - D. Which group or groups would experience quality medical care and what influence would this have on longevity and quality of life?

Activity IV Interior Landscaping (Use of plants, maintenance, and placement in interior rooms)

Plants provide a humanizing effect on interior environments. Otherwise drab surroundings are vitalized with proper interior landscaping. Students and staff have an equal investment in producing and maintaining pleasant, relaxing surroundings. Successful interior landscaping is one means of achieving this end. The following concepts are used in this activity: harmony, unity, color, negative and positive space, plant types, plant care, proliferation, accessories, design, and maintenance.

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This activity involves building a terrarium. A guest speaker should be brought into the classroom. This speaker's function is to identify appropriate plants to go into a terrarium and special features of terrarium building. Then the students will divide into groups and work with the speaker in constructing terrariums. The students will be responsible for the maintenance and placement of the finished terrariums.

Activity V

Listening to speakers from prominent local nurseries, the students will learn which plants will survive Minnesota interiors, how much light is needed, soil and moisture needs, and transplanting and cutting techniques.

The students will begin a plant notebook and will list plants and their characteristics.

Have the students divide into groups to decorate the room with plants. Group one is tasked with the obtaining of plants and plant materials such as pots and soil. They will choose plants that meet the physical requirements of the room as nearly as possible. Other design considerations are plant sizes, leaf shapes, and color.

The second group is tasked with placement, arrangement, and integration with accessories such as rock and statuary containers. They will also be responsible for taking photographic records of their plant's progress.

The third group will be responsible for watering, pruning, transplanting, and record keeping. Record keeping will include the transplant dates, cutting dates, watering schedule, plant disorders, and supplementary feedings.

<u>INCOME</u> (in thousands)		Average	
3.5 to 7.0	7.0 to 10.0	10.0 to 15.0	15.0 to 20.0
5.75	8.5	12.5	17.5
			20.0 to 60.0
			40.0
			60.0 to 100.0
			80.0
(1,250) HOUSING	.	.	.
(480) UTILITIES	.	.	.
(1,920) FOOD	.	.	.
(560) TRANSPORTATION	.	.	.
(360) MEDICAL	.	.	.
(100) CLOTHING	.	.	.
(250) SCHOOL	250	250	250
RECREATION	.	.	.
SAVINGS	.	.	.
886 EXPENDABLE	.	.	.
MOVIE FOR FOUR @ \$15	59	.	.
DINNER FOR FOUR @ \$30	29	.	.
1,000 MILE TRIP	.	.	.
AUTO 2-WEEK CAMPING (2,000)	0	.	.
ADDITIONAL ACTIVITIES	.	.	.

ASSUMPTIONS:

Categories exclusive for this activity.
 Entire amount is spendable.
 All food purchased at a supermarket.
 All children in public school.
 No public assistance available.
 Parentheses indicate minimums.
 Expendable is total amount left after subtracting necessities total.

25% to 20.0, 30% thereafter

25% of housing costs

20% straight across

15% straight across

5 - 8%

5 - 12%

250 straight across

COUNSELORS, ADMINISTRATORS, NURSES, AND SOCIAL WORKERS

The authors believe that administrators, counselors, nurses, and social workers can better satisfy students' needs by involving themselves in classroom activities.

Specific Concepts

- Public health
- Hierarchy of needs
- Mental hygiene
- Local government
- Decision making
- Goal setting
- Checks and balances
- Organization
- Bureaucracy
- Social services
- Detention
- Rules
- Social structure
- Responsibility
- Representation
- Public assistance

Classroom Objectives

Content

- The students understand the legislative process.
- The students understand the mechanics of checks and balances in government and business organization.
- The students understand the relationship between public sanitation and disease prevention.
- The students understand the relationship between individual mental hygiene and the community social environment.

Skill

- The student is able to draft, introduce, and lobby for legislation.
- The student is able to identify possible disease organisms and their vehicles of dispersion.
- The student is able to develop personal and general mental hygiene requirements.
- The student is able to discern threats to mental hygiene existing within the community environment.
- The student knows which social agencies in the community handle specific needs.

Attitude

- Students will feel there is help available for problems through various social agencies.
- Students will feel that avenues exist for their input into community decision making.

COUNSELORS, ADMINISTRATORS, NURSES, AND SOCIAL WORKERS

Students will see the need for rules to insure society's efficient operation. Students will see school as being a valuable resource for the attainment of present and future personal goals.

Activity I

Nurses are a valuable resource that help clarify the public health needs of the community. The concepts of group health needs, individual health needs, and their interrelationships can be developed.

The school nurse in conjunction with the counseling staff, through one of the disciplines, will explore mental hygiene. The adequate functioning of the community is in a large part influenced by the individual's ability to cope with stress and communicate effectively in the fulfillment of his needs. (Explore Maslow's hierarchy of needs; develop in classroom.)

Activity II

Nurses, administrators, counselors, and social workers are in an excellent position to take small groups of students on field trips into the community.

Nurses could take small groups to hospitals, nursing homes, mortuaries, clinics, and medical research facilities. Administrators could take small groups to view the process of local government. Field trips could include city hall, public works, highway maintenance departments, police stations, fire stations, building inspection department, welfare department, parks, and recreation facilities.

Social workers and counselors could explore the social service agencies. Field trips could be arranged for this exploration.

Activity III

Counselors, administrators, nurses, and social workers have expertise outside of their present duties. There would be valuable resources in the development of various aspects of the model community. This expertise should be utilized in the classroom whenever possible. This expertise may develop from hobbies, participation in local government, past occupations, and personal interests.

Activity IV

Student government already exists in the form of a student council. The student council could function as a city council in the simulated community. The counselors, because of their unique relationship with the student body, could act as a liaison between concerned student citizens and the city council. Counselors should help students develop and present proposals to the appropriate governmental agency to solve problems discovered in the simulated community.

COUNSELORS, ADMINISTRATORS, NURSES, AND SOCIAL WORKERS

Activity V

School counselors, nurses, psychologists, and social workers have special education and training in the area of psychology. As such they can be utilized as group leaders should personal problems arise within the simulated community. Potential discussion topics include death, marriage, living together before marriage, social alienation, personal values, use of drugs, personality conflicts, lack of personal identity, teacher-student conflicts, parent-child conflicts, and inability to function in a community environment. (This discussion topic list is by no means exhaustive.)

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